CESSNOCK CITY BUSINESS IMPACT FLOOD STUDY

Cessnock City Council © 24 July 2015
Executive Summary

Background

On Friday April 17 2015 the Bureau of Meteorology (BOM) briefed emergency services on an East Coast low. Over the course of the weekend, the low set in, and on Monday April 20 9.00am the Bureau of Meteorology (BOM) issued a weather forecast detailing damaging winds averaging 50-70 km/h with gusts of 90km/h and rain, and predicted minor to moderate flooding for the Hunter. An intense low pressure system brought significant wind and rainfall to the New South Wales coast overnight.

By Tuesday 21 April 2015, the natural disaster had delivered significant rainfall and damage and much of Cessnock LGA was already without major communication network providers and power. Some areas including Wollombi, Greta, Abermain-Weston and parts of Nulkaba were cut off by direct flooding, with damage to bridges and crossings and other infrastructure. The Cessnock LGA suffered extensive flooding resulting in major damage to roads, major infrastructure, dwellings and drainage systems. The power did not return for much of the region until Thursday 23 April 2015, with some parts of the region without power for a significantly longer period.

Natural Disaster Declarations were declared for Cessnock, Dungog, Gosford, Great Lakes, Lake Macquarie, Maitland, Newcastle City, Pittwater, Port Stephens, Singleton, Warringah and Wyong. Some areas across the Hunter – both including those within and surrounding Cessnock City experienced Flood Isolation, as shown below in Figure 1.

Figure 1: Main Communities Isolated by Flooding (SES)

Across Cessnock LGA, residents and businesses were affected by road closures, trees down, grounded power lines, flood or excess water, loss of power, loss of phones and mobiles over several days, with access to some parts of the region cut. During the disaster, some areas in the LGA also
had their water disconnected, with a gas leak in another. The April 2015 storm had significantly impacted the whole community and businesses across the region. As a result, the Economic Development Unit of Cessnock City Council undertook a regional Business Flood Impact Study.

Summary of the Findings

The survey of businesses was undertaken over a 30 day period, commencing on 30 April 2015, with data collection finishing on 29 May 2015.

The response rate to the survey was a massive 38.06% (1,089) of a total of all businesses in the Cessnock LGA of 2,861. Of the 1,089 businesses to respond to the survey, 861 (76.06%) reported they had been impacted by the natural disaster.

Across the whole of the region, of those businesses surveyed 610 (56.10%) reported moderate to major damage due to the flood event.

The impacts on the businesses covered everything from loss of power and communications, structural damage to buildings, stock losses, inability to source product or deliver goods, and staff shortages. 267 respondents lost communications and power as a result of the event, with a staggering 637 businesses reported having to cease trade.

In terms of businesses having insurance to cover for the damage and loss of revenue, only 34.07% of businesses indicated that they had appropriate insurance, while 18.44% had no insurance coverage at all. Nearly half of those businesses affected at 46.02% were unsure whether or not they had suitable insurance policies that they could access to recoup losses.

A total of 627 (57.58%) of those businesses surveyed suffered damage. The total value of damage incurred was calculated by these businesses to be $5.9 million. This damage included such items as buildings and structures, driveways, car parks, business equipment, vehicles, stock losses and fencing.

The total revenue losses of businesses affected by the disaster from inability to provide services to customers, inability for customers to access businesses, power outages, business closures, staff shortages, road closures etc was valued at a substantial $9 million. Revenue loss affected 677 (62.17%) of respondents, which does not include losses incurred by supply chain businesses, which most likely would not occur until post the survey dates.

As the sample size of 38.06% is statistically significant, if the sample is applied to 100% of the region, the estimated damage would be calculated at $15.6 million, with revenue losses at $23.8 million. This would total an overall impact to the local economy, in only 38 days following the disaster, to be $39.4 million. Considering the GRP for Cessnock LGA is approximately $2.556 billion, this represents a loss of 1.54% of GRP for the region.

There were a total of 2,533 of business trading days lost by the 668 respondents affected by the disaster. The average length of closure for businesses in the LGA was 3.79 days.

The number of days closed has significant implications for businesses who will have lost revenue during the period (and perhaps for a period afterwards during recovery); they will have lost any production and may have found it difficult to remain competitive in a statewide/national or global marketplace by not being available to take enquiries.
In addition to the revenue losses for employers from business closures, days lost also caused financial hardship and stress on employees, particularly casual staff. The survey found that 519 (47.66%) of business respondents needed to implement actions affecting employees. Reducing hours and forced leave (245 and 257 businesses respectively) were equally implemented methods of managing impacts on staff. Businesses favoured these actions as they were able to reduce financial costs as well as continue to be able to pay staff. Stand downs was the least favoured action utilized by businesses with only 94 businesses forced to do so through inability to afford staff without resulting income.

The Study results indicated that the major challenges facing businesses were cash flow/income recovery issues due to low custom, transport difficulties, as well as preparing to resume trade and return to business as normal.

The survey highlighted the overwhelming support for urgent road and infrastructure repairs, particularly for isolated areas cut off for lengthy periods as a result of the flood event and for areas where bridges and access may be more permanently affected.

Some businesses indicated that the revenue lost over the period could force higher prices, particularly service fees. The tourism industry was also heavily affected with immediate lack of visitation and the longer term perceptions of potential visitors through media that the region had closed down or was inaccessible. This effect not only impacted tourism operators, but also second-tier non-tourism businesses to worry about future income and ability to employ staff.

With loss of power and outages of critical communications such as telephone networks, both mobile and landlines and loss internet services caused major havoc for business ability to operate. However, there were numerous comments made praising SES and emergency services. As well, many businesses were impressed with Council for eaching out to them in the aftermath of the natural disaster, with many comments positively reflecting the efforts by Council of the study.
Recommendations

1. As the study was only a snapshot in time, directly following the disaster, it is recommended a follow up longitudinal study be undertaken in 12 months to gain further understanding of businesses impacted over the medium and long term to provide a more comprehensive insight into the full impact of natural disasters on businesses.

2. A Social Impact study is recommended in order to examine the sociological issues, particularly relating to the stress on business owners and employees; as well as the greater community of Cessnock LGA and region. Such a study could investigate how residents and business owners coped under the enormous stress of the natural disaster but also to provide evidence towards development of a higher level disaster recovery strategies that governments could implement to support communities in the aftermath of such events.

   This study should include economic and social impact on employees, particularly those in casual work, as many of these were unable to recoup income lost from being stood down. This may help governments to recognise urgent needs of the workers when natural disasters occur and provide appropriate mitigation measures.

3. It is recommended that governments provide educational activities to support businesses in developing strategies they can implement should a natural disaster occur. It is further recommended that the insurance industry provide information to better educate their clients on their existing and future insurance rights, opportunities and needs.

4. It is recommended that effort be placed in understanding the damage to supply chains from a natural disaster, particularly when implementing projects and programs that are the most effective in supporting the rapid economic recovery for businesses.
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1. Introduction

1.1 Purpose of the Cessnock City Flood Study

The main objective of the Study was to collect extensive data on the impact of floods on the businesses in the region. The Study assesses:

- the impact on a wide range of businesses from across the Cessnock region;
- the impact on each of the Cessnock LGA sub regions which comprises all retail, commercial, industrial and home based businesses; and
- The impact on businesses by ANZSIC coding to assess the impact on industries to a degree where it can be benchmarked to available ABS and ABR data.

It is widely recognised that there is a paucity of information nationally on the full impact of natural disasters on business. With such limited data available, decisions at all three levels of government as to what programs, projects funding and support should be provided to business are, at best, conjecture.

The purpose of the Study is to measure the impact of the floods on businesses across the Cessnock LGA region. It is envisaged, that the results will be used to provide all three levels of government with significant data to assist with providing future decision making of appropriate and relevant funding and support affected by natural disasters.

It is the hope of the Cessnock City Council, that the survey results will be used as the first step for future research that will track the impacts of natural disasters on businesses over a longer period of time.

This data will provide the basis that will assist Governments to:

a. Develop and implement programs that will assist and support businesses in the Hunter Region affected by floods to survive in the longer term;

b. Be utilised as the basis for future research to measure the sustainability of businesses affected by natural disasters and the effects on industries and supply chains;

c. Be utilised as the basis for research into the sociological factors affected business owners and employees;

d. Develop and implement programs that will support and assist the growth and retention of its current business affected by the floods; and

e. Assist with measuring implemented business support programs and projects to assess the value of these programs for future applications.

1.2 Acknowledgements

The Cessnock City Council wish to acknowledge the contribution of the businesses across the Cessnock LGA who participated in this survey. It is very much appreciated that during what was a difficult time for many businesses, they still made the time to provide the critical information that
supported the preparation of this report to accurately depict business impacts post natural disaster.
2. Methodology

2.1 Data Collection
The study results were generated by surveying the businesses identified in the 2014/15 Business Capability Study undertaken by Cessnock City Council.

The survey was conducted via email, with a request to complete the survey instrument that could be printed and returned, or filled in online. The survey could also be returned via fax, mail, email or pick up. Much effort was put into conducting telephone surveys. Non-response to first round of telephone calls, promoted up to 6 further calls to each number on different days or times, including evening or weekends, in order to maximise the number of respondents.

A copy of the survey instrument is appended to this report (Attachment A: Survey Instrument).

2.2 Area of Study
The survey was performed across the Cessnock local government area.

Figure 2: Map of Cessnock LGA
In order to assess smaller areas, the geography by smaller areas of Cessnock local government area was defined by:

- Cessnock and Surrounds
- Kurri Kurri and Surrounds
- Lovedale
- Pokolbin
- Wollombi Valley
- Mount View - Millfield
- Rural East and Outerlying areas
- Branxton Greta

2.3 Data Assessment

During the previous project under the 2014/15 Business Capability Study, ANZSIC codes were applied to each business collected based on the nature of each business identified in the survey. The businesses who responded to the Flood Impact Survey were collated via the same database management system where their survey responses could be consistently collated and searched.

2.4 Limitations

While the report takes a very comprehensive view of how businesses in the Cessnock region were impacted by the floods, it is recognised the report has limitations. These limitations include:

- The study was undertaken during the brief period directly following the disaster. As such, it only reflects a snapshot over a short period of time.

- Sociological issues, particularly relating to the stress on business owners and employees. There were many comments made during the interview process as to how people would cope over the coming months with the devastation to their properties, as well as from cash flow issues. There was enormous stress also for employees who were forced to reduce their hours, suffer stand-downs and forced leave.

- Further understanding of the numbers of businesses directly impacted and those indirectly impacted particularly how these businesses will track over the medium and long term and not just the short term immediately after the disaster.
3. Overview - Participation

3.1 Participation Rate

The total number of businesses currently captured for Cessnock City is 2,861, which is comparative to available ABR data. This figure will be assumed to represent 100% of business across the Cessnock LGA.

A response was received from 1,089 businesses to the Cessnock City Flood Study. This represents a response rate of 38.06% of businesses across the Cessnock LGA and is considered statistically significant.

Table 1: Participation Rate - by area

<table>
<thead>
<tr>
<th>Area</th>
<th>No of Businesses in Sub Region</th>
<th>% of total businesses</th>
<th>No of Respondents</th>
<th>Non Response</th>
<th>% Response Rate Each Area¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cessnock and Surrounds</td>
<td>1045</td>
<td>36.53%</td>
<td>420</td>
<td>625</td>
<td>40.19%</td>
</tr>
<tr>
<td>Kurri Kurri and Surrounds</td>
<td>617</td>
<td>21.57%</td>
<td>224</td>
<td>393</td>
<td>36.30%</td>
</tr>
<tr>
<td>Lovedale</td>
<td>137</td>
<td>4.79%</td>
<td>63</td>
<td>74</td>
<td>45.99%</td>
</tr>
<tr>
<td>Pokolbin</td>
<td>425</td>
<td>14.85%</td>
<td>156</td>
<td>269</td>
<td>36.71%</td>
</tr>
<tr>
<td>Wollombi Valley</td>
<td>144</td>
<td>5.03%</td>
<td>50</td>
<td>94</td>
<td>34.72%</td>
</tr>
<tr>
<td>Mount View - Millfield</td>
<td>68</td>
<td>2.38%</td>
<td>26</td>
<td>42</td>
<td>38.24%</td>
</tr>
<tr>
<td>Rural East &amp; Outerlying areas</td>
<td>175</td>
<td>6.12%</td>
<td>69</td>
<td>106</td>
<td>39.43%</td>
</tr>
<tr>
<td>Branxton Greta</td>
<td>250</td>
<td>8.74%</td>
<td>81</td>
<td>169</td>
<td>32.40%</td>
</tr>
<tr>
<td>TOTAL CESSNOCK CITY</td>
<td>2861</td>
<td>100%</td>
<td>1089</td>
<td>1772</td>
<td>38.06%</td>
</tr>
</tbody>
</table>

As shown in Table 1 and Figure 4; Lovedale had the highest proportion of businesses respond to the Cessnock City Flood Study with 45.99% of its known businesses providing a response. Cessnock and Surrounds, with the highest proportion of known businesses recorded a 40.19% response rate, followed by Rural East and Outerlying 39.43%, Mount View Millfield 38.24%, Pokolbin 36.71%, Kurri Kurri and Surrounds 36.30%, Wollombi Valley 34.72% and Branxton Greta 32.40%.

¹ The percentages for response rate have been determined from the number of respondents divided by the total number of known businesses for each sub region.
Figure 3: Number of Responses by Area

- Branxton Greta: 81
- Rural East & Outerlying areas: 69
- Mount View - Millfield: 26
- Wollombi Valley: 50
- Pokolbin: 156
- Lovedale: 63
- Kurri Kurri and Surrounds: 224
- Cessnock and Surrounds: 420

Figure 4: Response Rate by Area (based on total number of known businesses in each Sub Region)

- Branxton Greta: 32.40%
- Rural East & Outerlying areas: 39.43%
- Mount View - Millfield: 38.24%
- Wollombi Valley: 34.72%
- Pokolbin: 36.71%
- Lovedale: 45.99%
- Kurri Kurri and Surrounds: 36.30%
- Cessnock and Surrounds: 40.19%
4. Flood Impact on Businesses

**Question: Has your Business been affected by the floods?**

### 4.1 Number of Businesses Affected

As shown below in Table 2: Number of Businesses Impacted, out of the 1,089 businesses who responded to the survey, there were 861 (76.06%) of businesses who stated they were impacted by the floods.

Out of all respondents stating they were affected, the largest proportion was from Cessnock and Surrounds (38.91%). Kurri Kurri and Surrounds had 19.63% of all respondents stating they were affected and Pokolbin had 5.33%. This is consistent with the number of businesses in each of these sub regions being higher than the remaining sub regions.

<table>
<thead>
<tr>
<th>Area</th>
<th>No. Respondents</th>
<th>Share of all respondents stating Yes, Affected</th>
<th>Proportion of businesses in area who responded Yes, Affected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cessnock and Surrounds</td>
<td>335</td>
<td>38.91%</td>
<td>79.76%</td>
</tr>
<tr>
<td>Kurri Kurri and Surrounds</td>
<td>169</td>
<td>19.63%</td>
<td>75.45%</td>
</tr>
<tr>
<td>Lovedale</td>
<td>54</td>
<td>6.27%</td>
<td>85.71%</td>
</tr>
<tr>
<td>Pokolbin</td>
<td>132</td>
<td>15.33%</td>
<td>84.62%</td>
</tr>
<tr>
<td>Wollombi Valley</td>
<td>46</td>
<td>5.34%</td>
<td>92.00%</td>
</tr>
<tr>
<td>Mount View - Millfield</td>
<td>22</td>
<td>2.56%</td>
<td>84.62%</td>
</tr>
<tr>
<td>Rural East &amp; Outerlying areas</td>
<td>54</td>
<td>6.27%</td>
<td>78.26%</td>
</tr>
<tr>
<td>Braxton Greta</td>
<td>49</td>
<td>5.69%</td>
<td>60.49%</td>
</tr>
<tr>
<td>TOTAL CESSNOCK CITY</td>
<td>861</td>
<td>100.00%</td>
<td>79.06%</td>
</tr>
</tbody>
</table>

2 The percentages for response rate have been determined from the number of respondents divided by the total number of known businesses for each sub region.
As shown in Table 2: Number of Businesses Impacted and Figure 5: Proportion of Businesses in each area who responded Yes, Affected by Floods; Wollombi Valley was the most affected with the highest proportion of businesses responding yes (92%).

The sub regions with the next highest proportion of businesses responded yes, they were flood affected; was Lovedale with 85.71%, Mount View –Millfield and Pokolbin each had 84.62%, Cessnock and Surrounds 79.76%, Rural East and Outerlying areas 78.26%, Kurri Kurri and Surrounds 75.45% and Branxton Greta 60.49%.
4.2 Businesses not Flood Affected

As shown in Table 3: Number of Businesses not impacted, out of the 1,089 businesses who responded to the survey only 228 (20.94%) of businesses stated they were not affected by the floods.

Out of all respondents stating they were not affected by the floods, the largest proportion was from Branxton Greta 39.51%. Kurri Kurri and Surrounds had 24.55% of all respondents stating they were not affected by the floods, Cessnock and Surrounds 20.24%, Rural East and Outerlying areas 21.74%.

Table 3: Number of Businesses not impacted

<table>
<thead>
<tr>
<th>Area</th>
<th>No. Respondents</th>
<th>Share of all respondents stating No, Not Affected</th>
<th>Proportion of businesses in area who responded No, Not Affected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cessnock and Surrounds</td>
<td>85</td>
<td>37.28%</td>
<td>20.24%</td>
</tr>
<tr>
<td>Kurri Kurri and Surrounds</td>
<td>55</td>
<td>24.12%</td>
<td>24.55%</td>
</tr>
<tr>
<td>Lovedale</td>
<td>9</td>
<td>3.95%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Pokolbin</td>
<td>24</td>
<td>10.53%</td>
<td>15.38%</td>
</tr>
<tr>
<td>Wollombi Valley</td>
<td>4</td>
<td>1.75%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Mount View - Millfield</td>
<td>4</td>
<td>1.75%</td>
<td>15.38%</td>
</tr>
<tr>
<td>Rural East &amp; Outerlying areas</td>
<td>15</td>
<td>6.58%</td>
<td>21.74%</td>
</tr>
<tr>
<td>Branxton Greta</td>
<td>32</td>
<td>14.04%</td>
<td>39.51%</td>
</tr>
<tr>
<td>TOTAL CESSNOCK CITY</td>
<td>228</td>
<td>100.00%</td>
<td>20.94%</td>
</tr>
</tbody>
</table>

Figure 6: Proportion of Businesses in each area who responded No, Not Affected by Floods

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3 The percentages for response rate have been determined from the number of respondents divided by the total number of known businesses for each sub region.
As shown in Table 3 and Figure 6; Branxton Greta had the highest proportion of businesses who responded they were not flood affected.

The sub regions with the next highest proportion of businesses not affected were Mount View – Millfield and Pokolbin each with 15.38%, followed by Lovedale with 14.29% and Wollombi with 8%.

Whilst these impacts have only been measured over a period of up to 38 days after the natural disaster, they do not take into consideration the effects on supply chains or businesses over a longer period of time.

4.3 Businesses Affected and Not Affected - Summary

Reviewing the proportion of businesses affected and not affected by the flood event side by side can provide a clear capture of the region’s resilience and susceptibility to the April 2015 flood event and perhaps identify the most vulnerable sub regions for future natural disasters.

It is evident from Figure 7 that Wollombi Valley’s businesses were the most affected by the disaster, followed by Lovedale and Mount View Millfield.

Overall, a majority of Cessnock City’s businesses have shown to have some degree of flood affectedness.

Figure 7: Proportion of Businesses Affected and Not Affected

<table>
<thead>
<tr>
<th>Sub Region</th>
<th>No, Not Affected</th>
<th>Yes, Affected</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL CESSNOCK CITY</td>
<td>20.94%</td>
<td>79.06%</td>
</tr>
<tr>
<td>Branxton Greta</td>
<td>39.51%</td>
<td>60.49%</td>
</tr>
<tr>
<td>Rural East &amp; Outerlying areas</td>
<td>21.74%</td>
<td>78.26%</td>
</tr>
<tr>
<td>Mount View - Millfield</td>
<td>15.38%</td>
<td>84.62%</td>
</tr>
<tr>
<td>Wollombi Valley</td>
<td>8.00%</td>
<td>92.00%</td>
</tr>
<tr>
<td>Pokolbin</td>
<td>15.38%</td>
<td>84.62%</td>
</tr>
<tr>
<td>Lovedale</td>
<td>14.29%</td>
<td>85.71%</td>
</tr>
<tr>
<td>Kurri Kurri and Surrounds</td>
<td>24.55%</td>
<td>75.45%</td>
</tr>
<tr>
<td>Cessnock and Surrounds</td>
<td>20.24%</td>
<td>79.76%</td>
</tr>
</tbody>
</table>

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4.4 Businesses Affected by the Flood by Type of Business

4.4.1 ANZSIC Coding

The Australian and New Zealand Standard Industrial Classification (ANZSIC) have been developed for use in both countries for the production and analysis of industry statistics. The Australian Bureau of Statistics encourages other organisations to use the classification in their own work in order to improve the comparability and usefulness of statistics. Cessnock City Council has ANZSIC coded each business surveyed in order to provide useful benchmarks and alignment with macroeconomic data available.

ANZSIC codes support in identification of groupings of businesses which carry out similar economic activities. The similar economic activities characterise the businesses so that individual business can then be assigned an appropriate industry category on the basis of its predominant activities.

There are 17 divisions within the ANZSIC each identified by an alphabetical character:

- A Agriculture, Forestry and Fishing
- B Mining
- C Manufacturing
- D Electricity, Gas, Water and Waste Services
- E Construction
- F Wholesale Trade
- G Retail Trade
- H Accommodation and Food Services
- I Transport, Postal and Warehousing
- J Information, Media and Telecommunications
- K Finance and Insurance Services
- L Rental, Hiring and Real Estate Services
- M Professional, Scientific and Technical Services
- N Administrative and Support Services
- O Public Administration and Safety
- P Education and Training
- Q Health Care and Social Assistance
- R Arts and Recreation Services
- S Other Services

4.4.2 Types of Businesses Affected by Flood

The ANZSIC codes were applied to businesses participating in this study, consistent with the coding undertaken for the 2014/2015 Business Capability Study undertaken by Council.

4 Manufacturing includes Beverage Manufacturing (including Beer, Spirit, Wine and other Alcoholic Beverage)
5 The Other Services Division includes a broad range of personal services; religious, civic, professional and other interest group services; selected repair and maintenance activities; businesses mainly engaged in providing a range of personal care services, such as hair, beauty, diet and weight management services; providing death care services; promoting or administering religious events or activities; or promoting and defending the interests of their members.
Table 4 provides the number of businesses surveyed for flood affectedness by ANZSIC code. The largest ANZSIC division surveyed was Retail Trade where 220 businesses were surveyed. 172 Accommodation and Food Services businesses were surveyed and 158 Other Services businesses were surveyed. This is proportionate with the largest sectors identified in the Business Capability Study.

Table 4: Flood Affected Respondents by ANZSIC division

<table>
<thead>
<tr>
<th>ANZSIC Division</th>
<th>No. Businesses Yes, affected by Flood</th>
<th>No. of Businesses Not Affected by Flood</th>
<th>Total No. of Businesses Surveyed, Flood Study</th>
<th>% of businesses surveyed, yes affected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry and Fishing</td>
<td>13</td>
<td>5</td>
<td>18</td>
<td>72.22%</td>
</tr>
<tr>
<td>Mining</td>
<td>5</td>
<td>3</td>
<td>8</td>
<td>62.50%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>51</td>
<td>12</td>
<td>63</td>
<td>80.95%</td>
</tr>
<tr>
<td>Electricity, Gas, Water and Waste Services</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>100.00%</td>
</tr>
<tr>
<td>Construction</td>
<td>74</td>
<td>34</td>
<td>108</td>
<td>68.52%</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>5</td>
<td>3</td>
<td>8</td>
<td>62.50%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>189</td>
<td>31</td>
<td>220</td>
<td>85.91%</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>141</td>
<td>31</td>
<td>172</td>
<td>81.98%</td>
</tr>
<tr>
<td>Transport, Postal and Warehousing</td>
<td>17</td>
<td>5</td>
<td>22</td>
<td>77.27%</td>
</tr>
<tr>
<td>Information, Media and Telecommunications</td>
<td>5</td>
<td>1</td>
<td>6</td>
<td>83.33%</td>
</tr>
<tr>
<td>Finance and Insurance Services</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>100.00%</td>
</tr>
<tr>
<td>Rental, Hiring and Real Estate Services</td>
<td>17</td>
<td>5</td>
<td>22</td>
<td>77.27%</td>
</tr>
<tr>
<td>Professional, Scientific and Technical Services</td>
<td>36</td>
<td>14</td>
<td>50</td>
<td>72.00%</td>
</tr>
<tr>
<td>Administrative and Support Services</td>
<td>40</td>
<td>8</td>
<td>48</td>
<td>83.33%</td>
</tr>
<tr>
<td>Public Administration and Safety</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>50.00%</td>
</tr>
<tr>
<td>Education and Training</td>
<td>35</td>
<td>3</td>
<td>38</td>
<td>92.11%</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>30</td>
<td>9</td>
<td>39</td>
<td>76.92%</td>
</tr>
<tr>
<td>Arts and Recreation Services</td>
<td>24</td>
<td>12</td>
<td>36</td>
<td>66.67%</td>
</tr>
<tr>
<td>Other Services</td>
<td>128</td>
<td>30</td>
<td>158</td>
<td>81.01%</td>
</tr>
<tr>
<td>Business un-coded</td>
<td>38</td>
<td>20</td>
<td>58</td>
<td>65.52%</td>
</tr>
<tr>
<td>Total Surveyed</td>
<td>861</td>
<td>228</td>
<td>1,089</td>
<td>79.06%</td>
</tr>
</tbody>
</table>
As provided in Table 4, of the businesses surveyed in the flood study, only 58 (5.33%) did not have an ANZSIC code.

Figure 9 displays the proportion of flood affected businesses within each ANZSIC Division. 100% of the businesses surveyed within Finance and Insurance Services, and Electricity, Gas, Water and Waste Services each identified as flood affected. 92.11% of businesses in the Education and Training division; 85.91% of Retail Trade businesses; and 83.33% of Information, Media and Telecommunications businesses surveyed identified as flood affected.

The lowest proportion of flood affected businesses occurred in Public Administration and Safety with only 50% of the businesses surveyed in this sector identifying as affected.
Figure 9: Proportion of ANZSIC Coded businesses affected for each division

- Total: 79.06% affected, 20.94% not affected
- Business uncoded: 65.52% affected, 34.48% not affected
- Other Services: 81.01% affected, 18.99% not affected
- Arts and Recreation Services: 66.67% affected, 33.33% not affected
- Health Care and Social Assistance: 76.92% affected, 23.08% not affected
- Education and Training: 92.11% affected, 7.89% not affected
- Public Administration and Safety: 50.00% affected, 50.00% not affected
- Administrative and Support Services: 83.33% affected, 16.67% not affected
- Professional, Scientific and Technical Services: 72.00% affected, 28.00% not affected
- Rental, Hiring and Real Estate Services: 77.27% affected, 22.73% not affected
- Finance and Insurance Services: 100.00% affected
- Information, Media and Telecommunications: 83.33% affected, 16.67% not affected
- Transport, Postal and Warehousing: 77.27% affected, 22.73% not affected
- Accommodation and Food Services: 81.98% affected, 18.02% not affected
- Retail Trade: 85.91% affected, 14.09% not affected
- Wholesale Trade: 62.50% affected, 37.50% not affected
- Construction: 68.52% affected, 31.48% not affected
- Electricity, Gas, Water and Waste Services: 100.00% affected
- Manufacturing: 80.95% affected, 19.05% not affected
- Mining: 62.50% affected, 37.50% not affected
- Agriculture, Forestry and Fishing: 72.22% affected, 27.78% not affected

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5. **Extent of Impact**

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**To what extent has the flood impacted your business?**

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### 5.1 Notes to the extent of impact

This question was interpreted according to how the business person responding, perceived the natural disaster had impacted upon their business. This included, but was not limited to, the sum of any flood damage (direct and indirect), stock losses, inability to deliver goods and services, the level of disruption to their business, shut downs and actual and potential lost revenue.

It is important to note that many of the businesses responding by phone commented on ‘how lucky’ they had fared when comparing their damage to the devastation reported across the Cessnock region and neighbouring regions. As a result, it is considered that many respondents’ perceptions of how they had managed may generally have been understated.

### 5.2 Extent of Flood Impact across Cessnock City

As shown in Figure 10: Extent of Impact across Cessnock City, of the 861 businesses that responded yes, they had been affected; only 4.76% (41) perceived the effects to their business to be of ‘No Impact’ to their business.

The largest extent of impact was those businesses who had perceived they had been impacted ‘A Little’ 39.14% (337) and in a ‘Moderate’ extent 31.94% (275). 15.68% (135) of businesses affected felt they had been to a ‘Significant’ level, with 8.48% (73) to a ‘Major’ extent.

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**Figure 10: Extent of Impact across Cessnock City**

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5.3 Extent of Flood Impact — Cessnock City Sub Regions

5.3.1 Extent of Food Impact in Cessnock and Surrounds

As shown in Figure 11: Extent of Impact in Cessnock and Surrounds, of the 335 businesses that responded yes, they had been affected; only 6.57% (22) perceived the effects to their business to be of ‘No Impact’ to their business.

The largest extent of impact was those businesses who had perceived they had been impacted ‘A Little’ 43.28% (145) and in a ‘Moderate’ extent 30.15% (101). 13.43% (45) of businesses affected felt they had been to a ‘Significant’ level, with 6.57% (22) to a ‘Major’ extent.

Figure 11: Extent of Impact in Cessnock and Surrounds

5.3.2 Extent of Flood Impact in Kurri Kurri and Surrounds

As shown in Figure 12: Extent of Impact in Kurri Kurri and Surrounds of the 169 businesses that responded yes, they had been affected; only 4.14% (7) perceived the effects to their business to be of ‘No Impact’ to their business.

The largest extent of impact was those businesses who had perceived they had been impacted ‘A Little’ 44.38% (75), ‘Moderate’ extent 29.59% (50). 13.02% (22) of businesses affected felt they had been to a ‘Significant’ level, with 8.88% (15) to a ‘Major’ extent.
5.3.3 Extent of Flood Impact in Lovedale

As shown in Figure 13: Extent of Impact in Lovedale of the 54 businesses that responded yes, they had been affected; only 3.70% (2) perceived the effects to their business to be of ‘No Impact’ to their business.

The largest extent of impact was those businesses who had perceived they had been impacted in a ‘Moderate’ extent 38.89% (21), followed by ‘A Little’ 24.07% (13), 20.37% (11) affected ‘Significantly’ and 12.96% (7) to a ‘Major’ extent.

5.3.4 Extent of Flood Impact in Pokolbin

As shown in Figure 14: Extent of Impact in Pokolbin - of the 169 businesses that responded yes, only 3.03% (7) stated they had no impact.

The largest extent of impact was shown as ‘Moderate’ extent with 37.88% (50), trailed by ‘A Little’ 31.82% (42). 18.94% (25) of businesses were affected to a ‘Significant’ level, and a further 8.33% (11) to a ‘Major’ extent.
5.3.5 Extent of Flood Impact in Wollombi Valley

As shown in Figure 15: Extent of Impact in Wollombi Valley of the 46 businesses that responded yes, only 4.35% (2) had no impact.

The largest extent of impact was stated as ‘Moderate’ extent with 39.13% (18) businesses and a ‘Significant’ level impact showed 30.43% (14). ‘A Little’ received 19.57% (9) and 6.52% (3) of businesses were affected to a ‘Major’ extent.

5.3.6 Extent of Flood Impact in Mount View — Millfield

As shown in Figure 16: Extent of Impact in Mount View – Millfield, 22 businesses responded yes, with 9.09% (2) having no impact.

Businesses with ‘A Little’ impact numbered 50% (11) followed by ‘Moderate’ with 27.27% (6). 9.09% (2) of businesses affected felt they had been to a ‘Significant’ level, with 4.55% (1) to a ‘Major’ extent.
5.3.7 Extent of Flood Impact in Rural East and Outerlying Areas

As shown in Figure 17: Extent of Impact in Rural East and Outerlying Areas of the 54 businesses that responding yes, only 3.70% (2) had no impact.

The largest extent of impact was those businesses who had perceived they had been impacted ‘A Little’ and in a ‘Moderate’ extent each with a 31.48% (17) share. 22.22% (12) of businesses were affected felt at a ‘Significant’ level, with 11.11% (6) to a ‘Major’ extent.

5.3.8 Extent of Flood Impact in Branxton Greta

As shown in Figure 18: Extent of Impact in Branxton Greta of the 49 businesses that responded yes, they had been affected; none perceived the effects to be of ‘No Impact’.

The largest extent of impact was those businesses who had perceived they had been impacted ‘A Little’ 51.02% (25) and in a ‘Moderate’ extent 24.49% (12). 8.16% (4) of businesses affected felt they had been to a ‘Significant’ level, with 16.33% (8) to a ‘Major’ extent.
Figure 18: Extent of Impact in Branxton Greta

![Bar Chart showing the extent of impact in Branxton Greta. The categories and their respective percentages are:

- No Impact: 0.00%
- A Little: 51.02%
- Moderate: 24.49%
- Significant: 8.16%
- Major: 16.33%]
6. Types of Impacts on Business

**Question: In what way has your business been affected?**

6.1 Types of Impacts identified through the study

To ascertain varying levels of the different types of impact that the floods had on businesses, and to obtain a better understanding of how those impacts varied from region to region, respondents were asked to nominate the particular impacts they experienced. The categories nominated were:

- Damage – Structures & Buildings
- Damage – to driveways, car parks, entries & exits
- Stock Loss from Floods
- Stock Loss from Power Outages
- Inability to Source Product (due to road closures, inability of suppliers to produce)
- Inability to Deliver Products or Services
- Inability to Resume Business
- Staff Shortages
- Owner / Staff Unable to attend (due to evacuation)
- Other (open ended)

6.2 Types of Impacts identified across Cessnock City

There were 854 businesses who responded to this question, providing 2,523 counts of impacts. Across the region, the greatest impact of the flood event on businesses was due to the inability to resume business as cited by 637 of businesses, comprising of 25.25% of the identified 2,523 total business impacts. These businesses were unable to resume their business during or following the natural disaster. This was due to damage to structures or access, stock loss, power outages, loss to essential communication, water services, gas leaks, staff or owners unable to get to work, road closures, evacuations, or other reasons named.

The next highest impact identified through the study to business was the inability to deliver products or services which was named by 40.98% of respondents and comprised 13.87% (350) of all impacts counted.

Staff Shortages were experienced by 36.18% of all respondents and comprised 12.25% (309) of total business impacts in Cessnock City.

A significant proportion (31.26%) of businesses across Cessnock City lost power for a period as well as losing access to phones and internet. This represented 10.58% of all business impacts (267).

Many of Cessnock City’s businesses had direct damage as a result of the Flood event. 24.24% of all respondents said they incurred damage to structures and buildings 8.20% (207) of business
impacts); and 21.31% of businesses experienced damage to driveways, car parks, entries and exits (7.21% (182) of business impacts).

10.89% of businesses lost stock as a direct result of flood damage and 15.46% of respondents said they lost stock from power outages. Direct Flood damage to stock represented 3.69% (93) and lost stock from power outages 5.23% (132) of all impacts. 14.75% of businesses also had difficulty in sourcing products during or in the aftermath of the flood.

**Figure 19: Businesses Impacted - Cessnock City (% of total respondants =854)**

As shown by the figures provided, the top 5 impacts to businesses in Cessnock City during and following the natural disaster were:

1. Inability to resume business.
2. Inability to deliver Products or Services
3. Staff Shortages
4. Loss of power/communications
5. Damage – to Structure and Buildings

It remains to be seen if the inability to deliver products and services and inability to resume business results in a short term challenge or results in having irreversible long term effects for businesses.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 21: Inability to resume business in Cessnock City (time), only 1.26% (8) of Cessnock City's businesses stated they would not be able to resume business after more than one month. 2.67% (17) of businesses stated they could resume business after less than one month, and 8.79% were disrupted and unable to resume business within 2 weeks. A significant proportion – 83.67% (533) of Cessnock City's businesses fortunately had indicated they could resume business after less than one week after the natural disaster.

Much anecdotal evidence has shown that essential services to operate a business such as internet, phones and EFTPOS had been disrupted for up to 3 weeks in Cessnock City after the flood event. When businesses had stated they had resumed business – it did not necessarily reflect “business as usual”.

Figure 21: Inability to resume business in Cessnock City (time)
4.57% of businesses had reported a loss of trade and drop off in enquiries. They were concerned about future bookings, and an increase in cancellations of appointments and an overall evident decrease in trade. This was particularly true for many businesses in the tourism sector and those relying on the visitor economy (second or third tier).

This impact and the inability to source products may significantly affect the viability of business operations in the long term. Some businesses may also feel pressure associated with being cut off from customers or worksites due to extended road or bridge closures, for example Testers Hollow and Frame Drive Bridge. 4.92% (42) of businesses were impacted by road closures. 4.45% of businesses said their work sites became too wet to attend.

6.3 Types of Impacts Identified across Cessnock City Sub Regions

6.3.1 Types of Impacts Identified in Cessnock and Surrounds

Across Cessnock and Surrounds, the greatest impact of the flood event on businesses was due to the inability to resume their business. 79.64% of respondents and 266 of the 969 business impacts identified in Cessnock and Surrounds were unable to resume their business during or following the natural disaster. The next highest impact identified through the study to business was the inability to deliver products or services which was named by 44.31% of businesses.

In Cessnock and Surrounds, 5.69% of businesses said business owners and staff were unable to attend the business due to evacuation. 41.62% of respondents across Cessnock and Surrounds had staff shortages as a result of the flood.

A significant proportion – 32.04% of businesses across Cessnock and Surrounds lost power and communications. 20.96% of businesses (70) named Damage to structures and buildings as an impact to their business along with 10.48% (35) who said they had damage to driveways, car parks, entries and exits.

8.38% of Cessnock and Surrounds businesses lost stock as a direct result of flood damage whilst 13.77% lost stock from power outages. 17.66% of respondents had difficulty in sourcing products during or in the aftermath of the flood.

5.09% (17) of businesses reported a loss of trade and drop off in enquiries.

Road closures had impacted 4.19% (14) of Cessnock and Surrounds businesses, and some work sites became too wet to attend for 2.69 (9) of businesses to attend.

One part of Cessnock and Surrounds had a unique issue where parts of Bellbird were evacuated during a Gas Leak. Only 3 businesses (0.90%) surveyed mentioned the gas leak was an impact.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 24: Inability to resume business in Cessnock and Surrounds (time), only 1 business (0.38%) stated they would not be able resume business after more than one month. Only 2 more businesses stated they could resume business after less than one month (0.75%), and 11 (4.14%) businesses were disrupted and unable to resume business.
within 2 weeks. A significant proportion – 89.85% (239) of Cessnock and Surrounds’ businesses had indicated they could resume business after less than one week after the natural disaster.

Figure 24: Inability to resume business in Cessnock and Surrounds (time)

6.3.2 Types of Impacts Identified in Kurri Kurri and Surrounds

Across Kurri Kurri and Surrounds, the greatest impact of the flood event on businesses was due to the inability to resume their business with 76.33%. 28.17% (129) of 458 business impacts identified in Kurri Kurri and Surrounds were unable to resume their business during or following the natural disaster. The next highest impact identified through the study to business was the inability to deliver products or services named by 40.83% (69).

In Kurri Kurri and Surrounds, 8.88% (15) of businesses had business owners and staff were unable to attend the business due to evacuation. 31.95% (54) of businesses across Kurri Kurri and Surrounds experienced staff shortages as a result of the flood.

A significant proportion – 24.26% (41) of businesses across Kurri Kurri and Surrounds said they lost power and communications. 23.67% of businesses (40) named Damage to structures and buildings as an impact to their business along with 8.88% (15) who said they had damage to driveways, car parks, entries and exits.

A proportion of Kurri Kurri and Surrounds businesses lost stock as a direct result of flood damage – 13.61% (23) whilst 11.24% (19) lost stock from power outages. 11.24% (19) also had difficulty in sourcing products during or in the aftermath of the flood. A further 3.55% (6) of businesses reported a loss of trade and drop off in enquiries.

Road closures had impacted 7.10% (12) of Kurri Kurri and Surrounds businesses, and some work sites became too wet to attend for 5.92% (10) businesses.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 27: Inability to resume business in Kurri Kurri
and Surrounds (time), only 2 businesses (1.55%) stated they would not be able to resume business after more than one month. 6 more businesses stated they could resume business after less than one month (4.65%), and 11 (8.53%) businesses were disrupted and able to resume business within 2 weeks. A significant proportion – 82.95% (107) of Kurri Kurri and Surrounds’ businesses had indicated they could resume business after less than one week after the natural disaster.

Figure 27: Inability to resume business in Kurri Kurri and Surrounds (time)

6.3.3 Types of Impacts Identified in Lovedale

Across Lovedale, the greatest impact of the flood event on businesses was due to the inability to resume their business according to 62.96% of respondents. 20.36% (34) of 167 business impacts identified in Lovedale were unable to resume their business during or following the natural disaster.

35.19% of respondents were unable to deliver products or services (26).

In Lovedale, 7.41% (4) of businesses had business owners and staff were unable to attend the business due to evacuation, with 25.93% (14) of businesses experiencing staff shortages.

A proportion – 27.78% (15) of businesses across Lovedale lost power and communications.

35.19% of businesses (19) named Damage to structures and buildings as an impact to their business along with a higher proportion – 48.15% (26) who said they had damage to driveways, car parks, entries and exits.

A proportion of Lovedale businesses lost stock as a direct result of flood damage – 18.52% (10) whilst 20.37% (11) lost stock from power outages. Only 9.26% (5) had difficulty in sourcing products during or in the aftermath of the flood.

A high proportion, 11.11% (6) of businesses reported a loss of trade and drop off in enquiries.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 30: Inability to resume business in Lovedale (time), only 1 business (2.94%) stated they would not be able resume business after more than one month. 17.65% (6) of businesses were disrupted and able to resume business within 2 weeks. The
largest proportion – 76.47% (26) of Lovedale businesses had indicated they could resume business after less than one week after the natural disaster.

Figure 30: Inability to resume business in Lovedale (time)

6.3.4 Types of Impacts Identified In Pokolbin

Across Pokolbin, the greatest impact of the flood event on businesses was due to the inability to resume their business. 19.90% (83) of 417 business impacts identified in Pokolbin were unable to resume their business during or following the natural disaster, representing 64.34% of respondents. 12.95% (54) of all impacts to businesses across Pokolbin was staff shortages as a result of the flood. In Pokolbin, 3.88% (5) of businesses had business owners and staff unable to attend the business due to evacuation.

A significant proportion – 38.76% (50) of businesses across Pokolbin lost power and communications. 38.76% of businesses (50) named Damage to structures and buildings as an impact to their business along with 40.31% (52) who said they had damage to driveways, car parks, entries and exits. 34.88% (45) of Pokolbin Businesses were unable to deliver their products or services.

A proportion of Pokolbin businesses lost stock as a direct result of flood damage – 11.63% (15) whilst 20.16% (26) lost stock from power outages. 13.18% (17) also had difficulty in sourcing products during or in the aftermath of the flood.

One Business reported for each: direct impact to tourists, staff trapped overnight at the business, staff having to work offsite. Three businesses reported a loss of trade and drop off in enquiries. Road closures had impacted five Pokolbin businesses.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 24: Inability to resume business in Cessnock and Surrounds (time), 5 (6.02%) businesses were disrupted and able to resume business within 2 weeks.
A significant proportion – 90.36% (75) of Pokolbin businesses had indicated they could resume business after less than one week after the natural disaster.

**Figure 33: Inability to resume business in Pokolbin (time)**

![Bar chart showing percentage of businesses 90.36% could resume business within 1 week, 6.02% within 2 weeks, and 3.61% did not say.]

### 6.3.5 Types of Impacts Identified In Wollombi Valley

Across Wollombi Valley, the greatest impact of the flood event on businesses was due to the inability to resume their business, named by 80.43% of respondents. 25.52% (37) of 145 business impacts identified in Wollombi Valley were unable to resume their business during or following the natural disaster.

The next highest impact identified through the study to business was losing power and communications cited by 41.30% of respondents.

39.13% (18) of businesses named damage to driveways, car parks, entries and exits and 13.04% (6) stated damage to structures and buildings as an impact to their business.

In Wollombi Valley, 34.78% (16) were unable to deliver products and services. 13.04% (6) of businesses had business owners and staff were unable to attend the business due to evacuation. 28.26% (13) of businesses across Wollombi Valley experienced staff shortages as a result of the flood.

A proportion of Wollombi Valley businesses lost stock as a direct result of flood damage – 8.70% (4) whilst 15.22% (7) lost stock from power outages. The same proportion had difficulty in sourcing products during or in the aftermath of the flood. 4.35% (2) of businesses reported a loss of trade and drop off in enquiries.

Road closures had impacted 6.52% (3) of Wollombi Valley businesses, and some work sites became too wet to attend for 10.87% (5) of businesses to attend.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 36: Inability to resume business in Wollombi Valley (time), 3 (8.11%) businesses stated they would not be able to resume business after less than one month. 11 (29.73%) businesses were disrupted and able to resume business within less than 2 weeks. The smallest proportion of all the Cessnock City sub regions – 59.46% (22) of Wollombi Valley businesses had indicated they could resume business after less than one week.
6.3.6 Types of Impacts Identified in Mount View — Millfield

Across Mount View – Millfield, the greatest impact of the flood event on businesses was due to the inability to resume their business cited by 54.55%. 19.67% (12) of 61 business impacts identified in Mount View – Millfield were unable to resume their business during or following the natural disaster. The next highest impact identified through the study to business was the inability to deliver products or services named by 40.91% (9).

A significant proportion – 27.27% (6) of businesses across Mount View – Millfield lost power and communications.

In Mount View – Millfield, 4.55% (1) of businesses had business owners and staff were unable to attend the business due to evacuation. 22.73% (5) of businesses across Mount View – Millfield experienced staff shortages as a result of the flood.

22.73% of businesses (5) named Damage to structures and buildings as an impact to their business along with 18.18 (4) who said they had damage to driveways, car parks, entries and exits.

A proportion of Mount View – Millfield businesses lost stock as a direct result of flood damage – 18.18% (4) whilst 13.64% (3) lost stock from power outages. 22.73% (5) also had difficulty in sourcing products during or in the aftermath of the flood. 13.64% (3) of businesses reported a loss of trade and drop off in enquiries.

Road closures had impacted 4.55% (1) of Mount View – Millfield businesses, and some work sites became too wet to attend for the same proportion of businesses to attend.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 39: Inability to resume business in Mount View - Millfield (time), only 1 business (8.33%) stated they would be able resume business within 2 weeks. A significant proportion – 83.33% (10) of Mount View Millfield business had indicated they could resume business after less than one week.
6.3.7 Types of Impacts Identified in Rural East and Outerlying Areas

Across Rural East and Outerlying Areas, the greatest impact of the flood event on businesses was due to the inability to resume their business – named by 79.25%. 25.61% (42) of 164 business impacts identified in Rural East and Outerlying Areas were unable to resume their business during or following the natural disaster. The next highest impact identified through the study to business was the inability to deliver products or services named by 47.17% (25).

In Rural East and Outerlying Areas, 3.77% (2) of businesses had business owners and staff were unable to attend the business due to evacuation. 22.64% (12) of businesses across Rural East and Outerlying Areas experienced staff shortages as a result of the flood.

A significant proportion – 30.19% (16) of businesses across Rural East and Outerlying Areas lost power and communications. 18.87% of businesses (10) named Damage to structures and buildings as an impact to their business along with 39.62% (21) who said they had damage to driveways, car parks, entries and exits.

A proportion of Rural East and Outerlying Areas businesses lost stock as a direct result of flood damage – 7.55% (4) whilst 35.85% (19) lost stock from power outages. 16.98% (9) also had difficulty in sourcing products during or in the aftermath of the flood. One business reported a loss of trade and drop off in enquiries. Road closures had impacted one Rural East and Outerlying Areas business.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 42: Inability to resume business in Rural East and Outerlying Areas (time), three businesses (7.14%) stated they would not be able to resume business after more than one month. Three more businesses stated they could resume business after less than one month (7.14%), and 7 (16.67%) businesses were disrupted and unable to resume business within 2 weeks. The second smallest proportion of all the Cessnock City sub regions –
69.05% (29) of Rural East and Outerlying businesses had indicated they could resume business after less than one week after the natural disaster.

**Figure 42: Inability to resume business in Rural East and Outerlying Areas (time)**

![Graph](image)

### 6.3.8 Types of Impacts Identified in Branxton Greta

Across Branxton Greta, the greatest impact of the flood event on businesses was due to the inability to resume their business as stated by 72.34% of businesses. 25.56% (34) of 133 business impacts identified in Branxton Greta was unable to resume their business during or following the natural disaster. The next highest impact identified through the study to business was the inability to deliver products or services named by 40.43%.

In Branxton Greta, 8.51% (4) of businesses had business owners and staff were unable to attend the business due to evacuation. 38.30% (18) of businesses across Branxton Greta experienced staff shortages as a result of the flood.

A significant proportion – 27.66% (13) of businesses across Branxton Greta lost power and communications. Much of Branxton Greta also lost water connections during the event with 8 (17.02%) businesses surveyed who mentioned the no water as an impact.

14.89% of businesses (7) named Damage to structures and buildings as an impact to their business along with 23.40% (11) who said they had damage to driveways, car parks, entries and exits.

A proportion of Branxton Greta businesses lost stock as a direct result of flood damage – 10.64% whilst 2.13% lost stock from power outages. 10.64% (5) also had difficulty in sourcing products during or in the aftermath of the flood.

One business reported a loss of trade and drop off in enquiries.

Road closures had impacted 8.51% (4) of Branxton Greta businesses, and some work sites became too wet to attend for 6.38% (3) of businesses to attend.
Businesses who stated they were unable to resume their businesses were further asked how long it would take to resume business. As shown in Figure 45: Inability to resume business in Branxton Greta (time), only 1 business (2.94%) stated they would not be able resume business after more than one month. Three more businesses stated they could resume business after less than one month. Most businesses (72.34%) were able to resume business within one month.

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month (8.82%), and four (11.76%) businesses were disrupted and able to resume business within 2 weeks. A significant proportion – 73.53% (25) of Branxton Greta businesses had indicated they could resume business after less than one week.

**Figure 45: Inability to resume business in Branxton Greta (time)**
7. Insurance

**Question: Does your business insurance policy cover you for flood damage?**

### 7.1 Insurance Coverage across Cessnock City

The total number of responses received for this question was 678 (62.26%) across the Cessnock City.

As shown in Figure 46: Does your business insurance cover you for the flood? - All Cessnock City, a staggering 46.02% (312) of all respondents were unsure.

34.07% (231) stated “yes” they were insured in the case of a flood, and 18.44% (125) said “no” their policy would not cover the flood.

Only 1.47% (10) of businesses who responded to this question stated they were uninsured.

**Figure 46: Does your business insurance cover you for the flood? - All Cessnock City**

The high proportion of respondents who said they were unsure whether their insurance would cover them in the case of the flood (46.02%) is a clear indication that businesses need further information about their level and type of insurance. A recommendation for the outcome of the report could be that the insurance industry may well need to better educate/inform their clients on their existing and future insurance rights, opportunities and needs.

### 7.2 Insurance Coverage across Cessnock City Sub Regions

#### 7.2.1 Insurance Coverage in Cessnock and Surrounds

In Cessnock and Surrounds, there were 246 responses to this question. Over half the respondents, 51.63% (127) of businesses surveyed responded they were unsure.

31.71% (78) stated “yes” they were insured in the case of a flood, and 15.45% (38) said “no” their policy would not cover the flood.
Only 1.22% (3) of businesses who responded to this question stated they were uninsured.

**Figure 47: Does your business insurance cover you for the flood? - Cessnock and Surrounds**

In Kurri Kurri and Surrounds, there were 130 responses to this question. Just under half the respondents, 49.23% (64) of businesses surveyed responded they were unsure.

33.85% (44) stated “yes” they were insured in the case of a flood, and 14.62% (19) said “no” their policy would not cover the flood.

Only 2.31% (3) of businesses who responded to this question stated they were uninsured.

**Figure 48: Does your business insurance cover you for the flood? - Kurri Kurri and Surrounds**

7.2.2 Insurance Coverage in Kurri Kurri and Surrounds

In Kurri Kurri and Surrounds, there were 130 responses to this question. Just under half the respondents, 49.23% (64) of businesses surveyed responded they were unsure.

33.85% (44) stated “yes” they were insured in the case of a flood, and 14.62% (19) said “no” their policy would not cover the flood.

Only 2.31% (3) of businesses who responded to this question stated they were uninsured.

**Figure 48: Does your business insurance cover you for the flood? - Kurri Kurri and Surrounds**

7.2.3 Insurance Coverage in Lovedale

In Lovedale, there were 48 responses to this question. Of these, 43.75% (21) of businesses surveyed responded they were unsure.

35.42% (17) stated “yes” they were insured in the case of a flood, and 20.83% (10) said “no” their policy would not cover the flood.

No businesses in Lovedale stated they were uninsured.
In Pokolbin, there were 110 responses to this question. Of this, 40.00% (44) of businesses surveyed responded they were unsure.

A high proportion, 45.45% (50) stated “yes” they were insured in the case of a flood, and 14.55% (16) said “no” their policy would not cover the flood.

None of the businesses in Pokolbin who responded to this question stated they were uninsured.

In Wollombi Valley, there were 40 responses to this question. Of this, 40% (16) of businesses surveyed responded they were unsure.
22.50% (9) stated “yes” they were insured in the case of a flood, and 35% (14) said “no” their policy would not cover the flood. Many businesses in Wollombi provided feedback that it was very expensive to cover your business for flood in Wollombi as it is known to be susceptible to flooding.

Only 2.50% (1) of businesses who responded to this question stated they were uninsured.

Figure 51: Does your business insurance cover you for the flood? - Wollombi Valley

7.2.6 Insurance Coverage in Mount View — Millfield

In Mount View - Millfield, there were 19 responses to this question. Over half the respondents, 52.63% (10) of businesses surveyed responded they were unsure.

The same proportion of businesses stated “yes” they were insured in the case of a flood and “no” their policy would not cover the flood – 21.05% (4).

Only 5.26% (1) of businesses who responded to this question stated they were uninsured.

Figure 52: Does your business insurance cover you for the flood? - Mount View – Millfield
7.2.7 Insurance Coverage in Rural East and Outerlying Areas

In Rural East and Outerlying Areas, there were 44 responses to this question. 38.64% (17) of businesses surveyed responded they were unsure. 27.27% (12) stated “yes” they were insured in the case of a flood, and 34.09% (15) said “no” their policy would not cover the flood.

None of the businesses in Rural East and Outerlying Areas who responded to this question stated they were uninsured.

Figure 53: Does your business insurance cover you for the flood? - Rural East and Outerlying Areas

7.2.8 Insurance Coverage in Branxton Greta

In Branxton Greta, there were 41 responses to this question. 31.71% (13) of businesses surveyed responded they were unsure. 41.46% (17) stated “yes” they were insured in the case of a flood, and 21.95% (9) said “no” their policy would not cover the flood.

Only 4.88% (2) of businesses who responded to this question stated they were uninsured.

Figure 54: Does your business insurance cover you for the flood? - Branxton Greta
8. Damage Costs

8.1 Business Damage across Cessnock City

This question received a total of 627 (57.58%) of businesses stating they had incurred damage to their business. 462 did not respond to this question.

Figure 55: Proportion of Businesses in each sub region who incurred damage
The total amount of damage incurred across Cessnock City as determined by the 627 businesses was valued at $5,942,246. The average damage incurred by any business that responded was $9,477.

**Figure 56: Number of Businesses incurring damage**

**Figure 57: Average damage incurred by businesses (all areas)**

CESSNOCK CITY: $9,477  
Branxton / Greta: $21,818  
Rural East & Outerlying Suburbs: $6,167  
Mount View – Millfield: $1,933  
Wollombi Valley: $3,355  
Pokolbin: $22,461  
Lovedale: $14,477  
Kurri Kurri and Surrounds: $7,050  
Cessnock and Surrounds: $4,041
8.2 Business Damage across Cessnock City Sub Regions

8.2.1 Business Damage in Cessnock and Surrounds

This question received a total of 230 (54.76%) responses stated they had incurred damage, with 190 non responses. The total amount of damage incurred across Cessnock and Surrounds as determined by the study was recorded by 230 businesses to be $929,450.

8.2.2 Business Damage in Kurri Kurri and Surrounds

This question received a total of 113 (50.45%) responses impacted by damage and 111 non responses. The total amount of damage incurred across Kurri Kurri and Surrounds as determined by the 113 businesses impacted was recorded to be $796,656.

8.2.3 Business Damage in Lovedale

Lovedale area had a total of 43 (68.25%) businesses stating they suffered damages, with 20 non responses. The total amount of damage incurred across Lovedale, as determined by the 43 respondents was $188,200.

8.2.4 Business Damage in Pokolbin

A 108 (69.23%) of businesses in Pokolbin was impacted with a range of damages, with 48 non responses. The total amount of damage incurred in Pokolbin as recorded by the 108 respondents totalled $2,425,800.

8.2.5 Business Damage in Wollombi Valley

Wollombi Valley produced a total of 35 (70%) of responses, with 15 non responses. The total amount of damage estimated by these 35 respondents was estimated at $117,440.

8.2.6 Business Damage in Mount View — Millfield

This question received a total of 15 (57.69%) responses from Mount View — Millfield and 11 non responses estimating a damage cost of $29,000 in total.

8.2.7 Business Damage in Rural East and Outerlying Areas

Rural East and Outerlying Areas provided a total of 45 (65.22%) responses and 24 non responses, with the 45 respondents estimating damage to be $277,500.

8.2.8 Business Damage in Branxton Greta

This question received a total of 38 (46.91%) of responses from Branxton Greta, with 43 non responses. Respondents estimated damages to be valued at $829,100.
9. Revenue Lost

9.1 Revenue Lost across Cessnock City

This question received a total of 677 (62.17%) responses and 412 non responses. The total amount of lost revenue by businesses across Cessnock City as determined by the 677 business affected was $9,056,162.

![Figure 58: Proportion of Businesses in each sub region who Lost Revenue]

- CESSNOCK CITY: 62.17% Lost Revenue, 37.83% No Lost Revenue
- Branxton Greta: 50.62% Lost Revenue, 49.38% No Lost Revenue
- Rural East & Outerlying Suburbs: 68.12% Lost Revenue, 31.88% No Lost Revenue
- Mount View – Millfield: 57.69% Lost Revenue, 42.31% No Lost Revenue
- Wollombi Valley: 72.00% Lost Revenue, 28.00% No Lost Revenue
- Pokolbin: 69.23% Lost Revenue, 30.77% No Lost Revenue
- Lovedale: 77.78% Lost Revenue, 22.22% No Lost Revenue
- Kurri Kurri and Surrounds: 53.57% Lost Revenue, 46.43% No Lost Revenue
- Cessnock and Surrounds: 62.14% Lost Revenue, 37.86% No Lost Revenue

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Figure 59: Number of Businesses Incurring Lost revenue

Figure 60: Average Revenue Loss incurred by businesses (all areas)
9.2  Revenue Lost across Cessnock City Sub Regions

9.2.1 Revenue Lost in Cessnock and Surrounds

This question received a total of 261 (62.14%) responses and 159 non responses. Estimated revenue lost by the 261 businesses responding was $1.7 million.

9.2.2 Revenue Lost in Kurri Kurri and Surrounds

Kurri Kurri and Surrounds businesses responding to this question totaled 120 (53.57%), with 104 non responses. Those businesses responding estimated revenue lost in this area to be $3.2 million.

9.2.3 Revenue Lost in Lovedale

This question received a total of 49 (77.78%) responses and 14 non responses. Revenue lost by the 49 businesses responding was tallied to be $595,950.

9.2.4 Revenue Lost In Pokolbin

Pokolbin had 108 (69.23%) of businesses stating they suffered revenue loss to the value of $1,511,3654. There were 48 non responses from Pokolbin.

9.2.5 Revenue Lost In Wollombi Valley

The revenue loss in Wollombi Valley was estimated to be $165,760 by the 36 (72%) of respondents who were impacted. Non responses totaled 14.

9.2.6 Revenue Lost in Mount View — Millfield

Mount View – Millfield area had 15 (57.69%) respondents estimating revenues loss at $148,300. Non responses were 11 in total.

9.2.7 Revenue Lost in Rural East and Outerlying Areas

This question received a total of 47 (68.12%) responses in this area and 11 non responses. Estimated revenue loss by the 47 respondents equaled $714,700.

9.2.8 Revenue Lost in Branxton Greta

Branxton Greta had 41 (50.62%) responses and 40 non responses to this question. Of the 41 businesses impacted it was estimated that revenue losses were $940,050.
10. Days Closed

Question: Please estimate Days closed:

10.1 Days Closed across Cessnock City

There were 668 (61.34%) businesses who responded they had closed, with 421 business not responding.

The total amount of trading days lost by the 668 businesses across Cessnock City was 2,533. The average days lost by businesses was 3.79. The highest number of days lost was 42 and the lowest trading days lost was 1. The Median was 2.5 days.

Figure 61: Proportion of Businesses with Days Closed
Figure 62: Number of Businesses with days closed

- CESSNOCK CITY: 668
- Branxton / Greta: 35
- Rural East & Outerlying Suburbs: 42
- Mount View – Millfield: 15
- Wollombi Valley: 38
- Pokolbin: 102
- Lovedale: 37
- Kurri Kurri and Surrounds: 119
- Cessnock and Surrounds: 280

Figure 63: Combined Days Closed

- CESSNOCK CITY: 2533.00
- Branxton / Greta: 202.50
- Rural East & Outerlying Suburbs: 200.00
- Mount View – Millfield: 54.00
- Wollombi Valley: 234.00
- Pokolbin: 344.00
- Lovedale: 187.50
- Kurri Kurri and Surrounds: 448.50
- Cessnock and Surrounds: 790.50

Figure 64: Average Days Closed

- CESSNOCK CITY: 3.79
- Branxton / Greta: 5.79
- Rural East & Outerlying Suburbs: 7.41
- Mount View – Millfield: 3.6
- Wollombi Valley: 6.16
- Pokolbin: 3.37
- Lovedale: 5.07
- Kurri Kurri and Surrounds: 3.77
- Cessnock and Surrounds: 2.82
10.2 Days Closed across Cessnock City Sub Regions

10.2.1 Days Closed in Cessnock and Surrounds

There were 280 businesses in Cessnock and Surrounds area who responded they had a total amount of 790.5 trading days closed. The average days lost by businesses was 2.82. The highest number of days lost was 28 and the lowest number of days lost was 1. The Median was 2 days.

10.2.2 Days Closed in Kurri Kurri and Surrounds

Kurri Kurri and Surrounds had 119 (53.13%) businesses responding to this question stating they were closed for 448.5 trading days.

The average days lost by businesses was 3.77. The highest number of days lost was 21 and the lowest number of days lost was 1. The Median was 2 days.

10.2.3 Days Closed in Lovedale

There were 37 (58.73%) businesses who responded to this question from Lovedale noting there were 187.5 of days closed within the area.

The average days lost by businesses was 5.07. The highest number of days lost was 28 and the lowest number of days lost was 1. The Median was 4 days.

10.2.4 Days Closed In Pokolbin

Pokolbin area, with 102 (65.38%) businesses responding showed a total of 344 trading days lost.

The average days lost by businesses was 3.37. The highest number of days lost was 12 and the lowest number of days lost was 1. The Median was 3 days.

10.2.5 Days Closed In Wollombi Valley

38 (76%) businesses in Wollombi Valley suffered days closed, losing 234 trading days in total.

The average days lost by businesses was 6.16. The highest number of days lost was 12 and the lowest number of days lost was 1. The Median was 6 days, showing the highest of all the areas in the Cessnock LGA.

10.2.6 Days Closed in Mount View — Millfield

Mount View – Millfield lost 54 trading days with 15 (57.69%) of businesses responding.

The average days lost by businesses was 3.6. The highest number of days lost was 8 and the lowest number of days lost was 1. The Median was 3 days.

10.2.7 Days Closed in Rural East and Outerlying Areas

There were 42 (60.87%) of businesses from Rural East and Outerlying Areas responding with a total of 200 days closed.
The average days lost by businesses was 7.41. The highest number of days lost was 28 and the lowest number of days lost was 1. The Median was a high 5 days closely following Wollombi Valley.

10.2.8 Days Closed in Branxton Greta

Branxton Greta area had 35 (43.21%) businesses responding they had lost 202.50 trading days.

The average days lost by businesses was 5.79. The highest number of days lost was 42 and the lowest number of days lost was 1. The Median was 3 days.
11. Impact on Employees

11.1 Impact on Employees across Cessnock City

11.1.1 Businesses with Employee Impacts — Cessnock City

A key question of the survey was to ask businesses if the floods had caused them to implement actions that had an impact on their employees.

Of the 1,089 businesses who participated in the study, 519 (47.66%) businesses responded with employee impacts of stand-downs, forced leave and reduced leave.

As shown in Figure 65: Businesses with Employee Impacts - Cessnock City, 52.34% (570) of all respondents (1,089) recorded no employee impacts. 257 businesses implemented reduced hours, 245 of respondents stated they imposed forced leave  and 94 stood employees stood down.

11.2 Impact on Employees across Cessnock City Sub Regions

11.2.1 Impact on Employees in Cessnock and Surounds

Of the 420 businesses surveyed in Cessnock and Surrounds, 203 recorded employee impacts (48.33%). For 51.67% (217) businesses, the flood event had no impact on employees.

Across the respondents, 8.57% (36) of Cessnock and Surrounds businesses had employee stand downs, 25.95% (109) had staff take forced leave, and for 20.71% (87) employees had reduced hours.
11.2.2 Impact on Employees in Kurri Kurri and Surrounds

Of the 224 businesses surveyed in Kurri Kurri and Surrounds, 100 recorded employee impacts (44.64%). For 55.36% (124) businesses, the flood event had no impact on employees.

Across the respondents, 8.04% (18) of Kurri Kurri and Surrounds businesses had employee stand downs, 23.66% (53) had staff take forced leave, and for 17.86% (40) employees had reduced hours.

11.2.3 Impact on Employees in Lovedale

Of the 63 businesses surveyed in Lovedale, 35 recorded employee impacts (55.56%). For 44.44% (28) businesses, the flood event had no impact on employees.

Across the respondents, 9.52% (6) of Lovedale businesses had employee stand downs, 15.87% (10) had staff take forced leave and for 38.10% (24) employees had reduced hours.
11.2.4  Impact on Employees in Pokolbin

Of the 156 businesses surveyed in Pokolbin, 81 recorded employee impacts (51.92%). For 48.08% (75) businesses, the flood event had no impact on employees.

Across the respondents, 8.33% (13) of Pokolbin businesses had employee stand downs, 21.79% (34) had staff take forced leave and for 32.05% (50) employees had reduced hours.

11.2.5  Impact on Employees in Wollombi Valley

Of the 50 businesses surveyed in Wollombi Valley, 29 recorded employee impacts (58%). For 42% (21) businesses, the flood event had no impact on employees.

Across the respondents, 14% (7) of Wollombi Valley businesses had employee stand downs, 18% (9) had staff take forced leave, and for 30% (15) employees had reduced hours.
11.2.6 Impact on Employees in Mount View — Millfield

Of the 26 businesses surveyed in Mount View – Millfield 15 recorded employee impacts (57.69%). For 42.31% (11) businesses, the flood event had no impact on employees.

Across the respondents, 19.23% (5) of Mount View – Millfield businesses had employee stand downs, 15.38% (4) had staff take forced leave, and for 38.46% (10) employees had reduced hours.

11.2.7 Impact on Employees in Rural East and Outerlying Areas

Of the 69 businesses surveyed in Rural East and Outerlying Areas, 28 recorded employee impacts (40.58%). For 59.42% (41) businesses, the flood event had no impact on employees.

Across the respondents, 4.35% (3) of Rural East and Outerlying Areas businesses had employee stand downs, 15.94% (11) had staff take forced leave, and for 21.74% (15) employees had reduced hours.
11.2.8  Impact on Employees in Branxton Greta

Of the 81 businesses surveyed in Branxton Greta, 28 recorded employee impacts (34.57%). For 65.43% (53) businesses, the flood event had no impact on employees.

Across the respondents, 7.41% (6) of Branxton Greta businesses had employee stand downs, 18.52% (15) had staff take forced leave, and for 19.75% (16) employees had reduced hours.
12. Further Comments

Survey respondents were given an opportunity to provide further comments or clarifications, or to raise issues not addressed by the survey. The following is a summary of the key issues raised.

- Feedback arising from essential non-government community services has indicated that the damage added to lack of income over the period may determine a mid-calendar year fee rise, meaning Cessnock LGA residents may end up paying more for essential non-government community services.
- The flow on effect from immediate lack of visitation and the propensity for longer term perception issues amongst potential visitors to the Hunter Valley has prompted second tier non-tourism businesses to worry about their future income and ability to employ staff.
- Issues raised by businesses include road issues, road closures and road conditions, drainage issues and runoff.
- Many tourism businesses mentioned the need for immediate and sustained PR/marketing for the region.
- There was a need identified across the comments for locals to stimulate the local economy and get out and support local businesses.
- Many concerns were raised due to the lack of communications or power.
- Major concerns from across the region were the length of time that mobile phone networks, landlines and internet services were out.
- Ancillary issues in some sub-regions included a gas leak and lack of water services to homes/businesses.
- Testers Hollow and Frame Drive Bridge featured prominently as concerns.
- SES and emergency services were prominently praised.
- Many businesses were impressed with council for reaching out to them in the aftermath of the natural disaster, with many comments positively reflecting the efforts by Council of the study.
- Sociological issues, particularly relating to the stress on business owners and employees. There were many comments made during the interview process as to how people would cope over the coming months with the devastation to their properties, as well as from cash flow issues. There was enormous stress also for employees who were forced to reduce their hours, suffer stand-downs and forced leave.
- The study highlighted there were major impacts on supply chains, particularly businesses in tourism sector. The flow on effect from immediate lack of visitation and the propensity for longer term perception issues amongst potential visitors to the Hunter Valley has prompted second tier non-tourism businesses to worry about their future income and ability to employ staff.
### Cessnock City Council - Flood Impact Survey – April 2015

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<th>Full Name of Business:</th>
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<th>Contact Person:</th>
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<th>Number of Employees:</th>
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All responses will be kept highly confidential – no business name or person will be published. The final report with the aggregated results will be made public and used by the Council for the purposes of seeking funding where possible for the region.

1. Has your business been affected by the floods? **Yes** □ **No** □ *(If no go to Question 7)*

2. If **Yes**, in what way has your business been affected? *(Please tick relevant boxes)*

   - □ flood damage – buildings/structures
   - □ flood damage to driveways/car parks/entry or exits
   - □ stock loss from floods
   - □ stock loss from power outages
   - □ inability to source products
   - □ inability to deliver products/services
   - □ inability to resume business
     - □ in less than 1 week □ less than 2 weeks □ less than 1 month
     - □ longer than one month *(please provide estimated time)* ________________
   - □ staff shortages – *(staff not able to attend business from floods)*
   - □ owners/staff unable to attend business due to evacuation
   - □ business unable to afford staff due to financial loss
3. Does your business insurance policy cover you for flood damage?

   Yes □1       No □2       Unsure □3       Uninsured □4

4. To what extent has the flood impacted your business? (please tick the appropriate box)

   □1 No impact      □2 A little      □3 Moderate      □4 Significant      □5 Major

5. What is, and will be, the impact on your employees due to the floods?

   □ reduced hours       □ forced leave       □ stand-downs       □ self employed

6. Please estimate:

   Damage incurred: $ _________ (Please estimate damages and replacement costs to your assets, stock and inventory)

   Days closed: __________ (Please estimate the number of days of operation lost)

   Revenue lost: $ __________ (Please estimate any revenue lost due to this event)

7. Do you have any further comments?

   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________
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   __________________________________________________________________________

Cessnock City Business Impact Flood Study 2015 – Economic Development Unit

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