

# Recovery Guide

## Recovering from flood and storm emergencies



FOR EMERGENCY HELP IN FLOOD,  
STORM AND TSUNAMI CALL

**132 500**

In life-threatening emergencies call 000 (triple zero)

For more info: [www.ses.nsw.gov.au](http://www.ses.nsw.gov.au)





## NSW State Emergency Service is a volunteer based response and rescue agency

**The NSW SES is the lead agency responsible for providing assistance in floods, storms and tsunamis. The NSW SES has over 10,000 dedicated members across NSW.**

### What we do

The priority of the NSW SES is the protection of life in floods, storms and tsunamis. The NSW SES can also undertake temporary repairs to properties damaged during these natural disasters.

During storms the NSW SES may assist by:

- Helping residents to sandbag properties affected by rising water
- Placing tarpaulins on damaged roofs
- Removing fallen trees or branches from buildings
- Move fallen trees or debris to provide access
- Rescue of people and domestic animals

During floods the NSW SES may also assist by:

- Resupply of essential items to communities and properties that are isolated
- Medical transport

- Helping residents with sandbagging
- Rescue
- Issuing warnings to communities
- Conducting evacuations of communities at risk from floods

Any repairs carried out by the NSW SES are only temporary and householders and/or property owners should seek assistance from professional tradespeople to repair any permanent damage caused.

## What we do not do

- Tree removal
- Rubbish removal
- Permanent repairs
- Work with electricity

## What other agencies do

Other NSW Government agencies provide support across:

- Agricultural and animal services
- Communications
- Energy and utility services
- Engineering services
- Environmental services
- Health
- Public information
- Transport
- Welfare services

As part of the recovery from natural disasters; communities and Government are also supported by the non-Government sector. Community partners such as the Salvation Army, ADRA, Anglicare, St Vincent De Paul and the Red Cross provide a range of assistance to support people and communities in times of need.

During large natural disasters, the NSW SES may be assisted by the other Emergency Services in responding to your call for assistance.



## What you can do now to help yourself

- ✓ **Keep listening to your local radio station for information, updates and advice**
- ✓ **Check on your neighbours**
- ✓ **Follow instructions given by emergency services**
- ✓ **Keep informed – monitor the media – including social media**

The aftermath of a natural disaster can affect people in different ways. Sometimes we may be exposed to things that are distressing. Consider leaving pets and children with family or friends in a safe area until you can assess when it is safe and less distressing for them to return. If you can, contact family or friends to let them know that you are OK or if you need help.

If you can, check on your neighbours to see if they are OK. Natural disasters can damage property and people, but they can also often help build a sense of community. Talk to people in your community and help one another where possible, seek out information and share it with those around you.

Keep listening to your local radio station and monitor other media, including social media for information, updates and advice and follow the instructions of the emergency services.

## If you are a home owner

Locate your insurance policy and contact your insurer as soon as possible. If you are un-insured, you may be able to access financial assistance by contacting Disaster Welfare on **1800 018 444** or for more information go to [www.emergency.nsw.gov.au/disasterassistance](http://www.emergency.nsw.gov.au/disasterassistance)

More information on insurance and financial assistance can be found in the INSURANCE section of this booklet.

## If you are a tenant

As a tenant it is vital you know your renting rights and responsibilities if you have been affected by a natural disaster, such as a flood or storm damage.

For more information on your rights as a tenant, go to [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

- If the premises is still liveable, but needs repair, the first step is for the landlord or agent, preferably with you being present, to inspect the premises and document the repairs needed. You should discuss with the landlord or agent the timetable for repairs, recognising that there may be unavoidable delays because of the demand for insurance assessments and qualified tradespeople in the area
- A landlord is not obliged to compensate you for any damage to your furniture or personal belongings arising from a natural disaster

## If your house is uninhabitable

- Consider staying with relatives or friends
- In some instances emergency accommodation may be an option
- In large scale natural disasters, Recovery Centres may be established



Contact your insurer as soon as possible



Know your rights as a tenant go to [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)



- ✓ **Never enter floodwater**
- ✓ **Have a supply of fresh drinking water**
- ✓ **Get a certified electrician to check your electricity and appliances**
- ✓ **Consider your pets**

## Immediately after the event

The NSW SES will advise communities when it is safe for any evacuated residents and businesses to return to a flood affected area. Before entering homes or structures you should be aware of any remaining risks.

## Returning home after a flood

- Ensure the structural stability of your property before entering. Check for damage to windows, walls and the roof and be especially cautious of potential contaminants including asbestos
- Make sure the electricity and gas is turned off before going inside. Use a torch to carry out inspections inside buildings

- If power points, electrical equipment, appliances or electrical hot water systems have been exposed to floodwater or are water damaged in any way, they must be inspected by a qualified electrician before use
- Gas appliances and gas bottles that have been exposed to floodwater should be inspected for safety before use
- Wear suitable protective clothing, including boots and gloves, when cleaning up
- Be aware of any slip, trip or fall hazards
- Never eat food which has been in contact with floodwater
- Only use clean utensils and personal items
- Have a supply of fresh drinking water

## Other frequently asked questions

### 1. How do I know what roads are damaged or still inundated by floodwater?

For the most accurate and up to date information on roads, motorists are advised to contact the NSW Department of Transport, Roads and Maritime Services on **132 701**.

Alternatively, go online to [www.livetraffic.com.au](http://www.livetraffic.com.au) Live Traffic NSW provides enhanced traffic information; giving you up-to-the minute news of incidents and conditions that may affect your journey.

For updates on local road closures many councils post local information on their websites.

Remember to never drive, ride or walk through floodwater! Entering floodwater is the main cause of death during floods. Floodwater may be deeper and faster flowing than you think and may contain hidden snags and debris. "If its flooded, forget it!"

### 2. My house was affected by flood water, is it safe to turn the electricity and gas on?

Make sure the electricity and gas are turned off before you go inside. Use a torch to carry out inspections inside buildings. If power points, electrical equipment, appliances or electrical hot water systems have been exposed to floodwater or are water damaged in any way, they must be inspected by a qualified electrician before use.

Gas appliances and gas bottles that have been exposed to floodwater should always be inspected for safety before use.

### 3. There is mud and debris through my house and many of my belongings are waterlogged, what do I do?

It is important to start clearing out and drying your home as soon as possible after you return.

The first step is to assess and document the damage. Take pictures of the damage, inform your insurer and request an insurance assessment of the damage. Wear gloves, boots and protective equipment. Then begin to get all of the wet material out of your home and start drying it out. The inside of your house will only dry if moisture can get out. On

dry days keep all doors and windows open. If you have fans and heaters use them once electricity has been checked and restored.

Hose out all of the mud (look for trapped mud in less obvious places) and then dry as quickly as possible. You may also need to drain water lying under your house.

If you have walls and insulation that were affected by flood water, they may need to be cut out and disposed of. Leaving them in place will lead to mildew and mould growth.

Once things are dry, the cleanup can begin. Put together a clean-up kit, containing useful items such as a broom, mop, bucket, and cleaning supplies. It is important to thoroughly wash and disinfect every part of your home that has been in contact with floodwater because it is contaminated.

Once clean and dry, you can start to remove mould. Use basic household all-purpose cleaners, commercial disinfectants or sanitisers, commercial mildew removers or commercial bleach. Use with some warm water and wash down and rinse clear all the areas affected by mould. Again, let air blow on these cleaned areas to dry them.

The next step is to control odor. There are products available that are specifically marketed as after flood odor eradication products and guarantee to solve the worst odor problems and leave surfaces hygienically clean when used correctly.

#### 4. I will not have any power or gas for some time, what can I do?

If you do not have power, a portable generator can help with providing power for some of the tools you'll need to clean up. Try to locate a generator that is at least 5,000 watts, a unit of that size can run tools, fans and even a refrigerator to keep you well fed during the cleanup.

Generators can be hired, you may not need to purchase one. Remember to always run a generator in a well ventilated area.

#### 5. My fridge has been partly submerged by floodwater; can I turn it on and use it?

Never turn on the electricity or use appliances that have been submerged or partly submerged by floodwater without first getting them inspected by a qualified electrician.

Refrigerators and freezers have foam insulation and sealed components that may be water damaged. They should be emptied, cleaned, disinfected and checked by a professional or replaced. Never eat food which has been in contact with floodwater.

Clean and disinfect dishwashers, washing machines and dryers only with water that has been declared safe for drinking. If you receive advice that an expensive appliance should be replaced, get this in writing and discuss it with your insurance assessor before you purchase another one.

## 6. Is it OK to use the toilet and the tap water?

Avoid using the toilets and the tap until you have checked for sewage and water pipe damage. If you suspect damage, call a plumber. When you are able to use your water supply, boil tap water until supplies have been declared safe. If the water supply system has been flooded, it is safest to assume it is contaminated.

## 7. After being inundated by floodwater, there are things missing from my property, what can I do about it?

As part of the clean-up process, many residents may find that some items may have floated away or are missing from their properties. It is important that you make a list of all damaged or lost items.

After very large events, Recovery Centres may be established and may assist people who have both found and lost items. There have been some remarkable cases of items turning up in unlikely places including a canoe in a tree and one resident finding a large water tank washed onto their property.

## 8. How can I protect myself from mosquitos and disease?

Floodwater is contaminated so make sure you have good protective equipment for all tasks including strong boots, long pants and long sleeves, eye protection and gloves.

Flood conditions and long periods of high rainfall may promote an increase in mosquito numbers. Along with this increase in mosquito numbers, there may be an increase in the risk of some mosquito-borne diseases.

The best protection against mosquitoes (and the diseases that they transmit) is to wear long, loose protective clothing and to wear a personal repellent that contains DEET or picaridin at all times, even during the day.

It is also a good idea to:

- repair flyscreens on windows as soon as possible
- clear gutters and anything else that may hold water such as small containers like bird baths, pot plant saucers, plastic toys etc to reduce the number of mosquitoes breeding around your home
- check damaged water tanks that may be harbouring mosquitoes. Pay particular attention to the screens and valves on your rainwater tank to ensure that they are intact and repair if necessary
- drain any stagnant pools of water in your yard as soon as possible
- use mosquito coils or zappers, which may also assist in removing mosquitoes.

To avoid becoming sick from contaminated floodwater, throw out any food that has come into contact with floodwater (even canned, bottled or jarred goods), keep children away during the clean-up, use disinfectant when cleaning, wash your hands before eating, drinking or smoking, disinfect any cuts quickly and cover with a waterproof dressing.

## 9. My pets are missing, where do I start looking for them?

Companion animals are members of the family and need special care in the event of an emergency. If your pets are missing, begin searching for them as soon as possible. Contact the RSPCA, Animal Welfare League, vets and Council pounds or animal shelters both in your local area and surrounding areas.

If your pet is microchipped contact your local Council and ask them to note on the companion animals registry that your pet is missing.

You may consider using social media and the internet to spread information. Facebook has lost and found pages like Lost Pets in NSW or NSW Lost Pet Registry.

Gather your pet's details and write an accurate description of your pet, include any distinguishing features (the more detailed information you can provide the better). If you are able to provide a recent photo of your pet, this will also assist in identifying it.

## 10. I have agisted animals and/or livestock that are still isolated by floodwater, who can help manage them?

The NSW Department of Primary Industries can coordinate assistance for the care of stock, such as fodder and water, veterinary assessments and options for dead or injured stock.

Contact the Department of Primary Industries on the 'drought flood and bushfire hotline' **1800 814 647** or visit [www.dpi.nsw.gov.au](http://www.dpi.nsw.gov.au)



## Storms

- ✓ **The NSW SES undertakes only temporary repairs to your property**
- ✓ **Remember to always run your generator in a well-ventilated area**
- ✓ **Clogged gutters can lead to water damage inside your home**
- ✓ **Contact your local council to discuss rubbish removal options**
- ✓ **Flash flood water can be several metres deep, rise quickly and move fast**

## Immediately after the event

After a severe storm has passed through your area the NSW SES recommends that you:

- Keep listening to your local radio station for information, updates and advice
- Check your house or property for damage
- Stay clear of creeks, drains, causeways, gutters, streams, fallen trees, power lines and any damaged buildings
- Check to see if your neighbours need help
- Do not go sightseeing as this may hinder recovery efforts or put yourself and others at risk

## Frequently asked questions

- 1. A tree has fallen on my house causing damage, the NSW SES has removed the tree and secured the roof, what do I do now?**

The NSW SES has undertaken only temporary repairs to your property in order to secure it and avoid any further damage in the short term. You should arrange for permanent repairs as soon as possible to prevent further damage and reduce associated costs.

If you are the property owner, contact your insurance company as soon as possible. Follow their instructions on documenting damage to property and belongings as well as engaging professional tradespeople. If you are renting, contact your real estate agent or landlord as soon as possible. If any of your contents are damaged, contact your contents insurer as the landlord is only responsible for damage to the property, not your personal belongings.

If you are still able to reside in the property, keep children and pets well clear of the damaged area.

- 2. A tree has fallen over in my yard, but it has not caused any damage and I can access my house and car, why didn't the NSW SES remove it?**

The NSW SES is not responsible for removing fallen trees or threatening trees that pose no risk to property or access to your property.

Your best options are to:

- Get in contact with your local council, to see if they can offer assistance
- Contact a local tree removal company to remove the tree from your property
- Remove the tree yourself

- 3. I have a pile of debris from a fallen tree that the NSW SES have cut up and I have some ruined belongings, what do I do with them?**

The NSW SES is not responsible for rubbish removal from your property, we remove the danger of the tree, restore access and temporarily repair your house.

Contact your local council to see if they can assist with pick up of the debris. Councils may offer additional assistance to those areas that have been affected by the storm.

- 4. Water has leaked in through the eaves, the NSW SES said my roof was in good repair and there was no need to place a tarp over the roof, what does this mean?**

This often means that the gutters on your property were not able to cope with the volume of water delivered by the storm. It may be possible that your gutters were clogged with leaves or that there was simply just too much water for them to handle. When this is the case, the water backs up under the eaves and leaks into your wall cavity inside the house.

When this happens, there is no reason for the NSW SES to place a tarp on your roof as it is the gutters that were the problem. To avoid this happening in the future, we recommend cleaning out your gutters on a regular basis. In some areas where high rainfalls occur often, it is common practice to drill small holes in the gutters to allow excess water to escape. For further information on managing this issue we recommend contacting a tradesperson.

## 5. Powerlines are down in our area and I can't drive on the roads.

NSW SES recommends staying well clear of any powerlines that are down. Treat any powerlines as if they are live, never assume they are not. If powerlines are down in your area, the utility company responsible will remove and replace them as soon as possible. Emergency Services may be called to secure the area at risk, but NSW SES members will not work in any environment where live electricity has been identified as a risk.

It is recommended to be patient and wait until the electricity company has rendered the area safe. Keep listening to your local station radio for information, updates and advice.

## 6. We have lost power and it is likely to be unavailable for some time.

This is common following severe storms as fallen trees often take down powerlines. In smaller, more isolated areas of NSW, it may take longer to restore the power.

It is advised that you locate your Emergency Kit, use your battery powered radio to listen for any updates or advice and have your torch, candles and matches ready to use if needed. Remember to never leave candles unattended.

Using your BBQ or a butane gas stove for heating water and cooking is very useful. Talk to your neighbours if possible and share any information that you can on the situation.

If you have a generator, make sure you always run it in a well-ventilated area.

## 7. I have solar panels on my roof that are damaged, what do I do?

If your property is fitted with solar panels and you need to inspect your roof for damage, the NSW SES urges you to stay safe and stay away from the solar panels.

Even if the power is off, this does not mean solar panels do not pose an electrocution risk as solar panels can continue to generate electricity during daylight hours.

Isolating power at the main switch will not disconnect the power from the solar photovoltaic array, so wiring from the solar array to the switchboard may still be energised. This is direct current and cannot be detected by many voltage detectors.

Solar panels will generate potentially lethal voltages during day light hours and these voltages will be present in all cables between the array and the inverter.

You will need to get the solar panels checked by a licensed electrician.

## 8. Water is leaking into my roof and through the light fittings, what do I do?

Water leaking through a light fitting in the ceiling probably means that there is a leak in your roof and the water leaking in has nowhere else to go.

The NSW SES may have temporarily repaired the leak and it is now important that you seek assistance from professional tradespeople, possibly a roofer and an electrician to make permanent repairs to your property as soon as possible.

## 9. The road ahead is flooded, what do I do?

Never enter or travel through floodwater! This includes walking, driving, riding and playing in floodwater. Entering floodwater is the leading cause of death during floods.

Remember, "If it's flooded, forget it!"

Flash floodwater can place lives at risk. It can be several meters deep, rise quickly and move fast. Roads underneath can be damaged, muddy or covered with hidden debris and you have a high risk of getting stuck.

## 10. My pets are missing, where do I start looking for them?

Companion animals are members of the family and need special care in the event of an emergency. If your pets are missing, begin searching for them as soon as possible. Contact the RSPCA, Animal Welfare League, vets and council pounds or animal shelters both in your local area and surrounding areas.

If your pet is micro chipped contact your local council and ask them to note on the Companion Animals Registry that your pet is missing.

Also, use social media and the internet to spread information. Facebook has lost and found pages like Lost Pets in NSW or NSW Lost Pet Registry.

Gather your pet's details and write an accurate description of your pet, include any distinguishing features (the more detailed information you can provide the better). If you are able to provide a recent photo of your pet, this will also assist in identification.



**Contact your insurance company to discuss your policy and file your claim.**

- ✓ Keep a record of damage – take photos and videos where possible
- ✓ Do not discard damaged items until you have talked with your insurance provider
- ✓ Ask neighbours to witness the damage
- ✓ Make sure that premiums have been paid in full, or are up-to-date, before lodging any claim because premium shortfalls may affect payment
- ✓ You may need to use specific tradespeople chosen by your insurance company to carry out repairs

During a disaster, the Insurance Council of Australia operates a post-disaster 24hr Toll-Free hotline for consumers. If you have a query relating to insurance you can contact the Insurance Council on 1300 444 557. For more information on insurance and natural disasters go the Insurance Council of Australia website [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

## Where to get more help

Natural disasters can be very stressful!



### For psychological assistance

Lifeline	13 11 14
Beyondblue information line	1300 22 4636
Kids Help Line	1800 511 800
Mensline Australia	1300 789 978
Rural Mental Health Support Line	1800 201 123
Relationships Australia	1300 364 277
SANE Helpline (office hours)	1800 187 263
The Australian Psychological Society (to find a psychologist)	1800 333 497

### Disaster Welfare Support

#### Disaster Assistance Welfare Line - 1800 018 444

The NSW Government has a dedicated disaster welfare support team. This team supports people who have been impacted by disasters such as floods, storms, bush fires and other emergencies.

The Disaster Welfare Assistance Line is **1800 018 444** (or [www.disasterassist.gov.au](http://www.disasterassist.gov.au)) is there to provide you with information about disaster relief grants for contents and structural repairs that are available to low income earners with no insurance. The provision of these grants is not dependant on a natural disaster being declared.

Disaster Recovery Centres may be established following some disasters. Recovery centres may provide a range of welfare services including financial assistance, personal support, organising temporary accommodation and providing information and referrals.

## Key Contacts

### Financial Support

**[www.humanservices.gov.au](http://www.humanservices.gov.au)**

If you have been affected by a disaster, the type of help you can get depends on your circumstances. Centrelink provides several payments if you are affected by natural disaster. You may be able to receive an income support payment immediately if you are not already getting a Centrelink payment. If you already receive a Centrelink payment you may be able to get an advance lump sum payment.

For information on assistance contact Centrelink on **13 61 50** or go to:  
**[www.humanservices.gov.au/customer/themes/help-in-an-emergency](http://www.humanservices.gov.au/customer/themes/help-in-an-emergency)**

### Information on Disaster assistance

**[www.emergency.nsw.gov.au](http://www.emergency.nsw.gov.au)**

Information on the following assistance schemes is available on the website:

- Australian Government Disaster Recovery Payment
- Disaster Assistance for Individuals
- Natural Disaster Assistance Schemes
- Farmers and Primary Producers
- Office of State Revenue and State Debt Recovery Office Relief

### Assistance for animals and livestock

**[www.dpi.nsw.gov.au](http://www.dpi.nsw.gov.au)**

NSW Department of Primary Industries (NSW DPI) can help coordinate animal welfare relief, services for livestock, wildlife and companion animals. Designated departmental staff are responsible for planning, implementing and coordinating relief programs at both the district and local levels.

To report damage following a severe weather event please contact the NSW Department of Primary Industries (NSW DPI) Drought, Flood & Bushfire Hotline on **1800 814 647**.

## Insurance

[www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

**Insurance Council of Australia post-disaster hotline - 1800 734 621**

The Insurance Council of Australia operates a post-disaster 24hr Toll-Free hotline for consumers. The purpose of the hotline is to provide a visible escalation process for consumers and community leaders who perceive an insurance issue, in general or with a specific claim.

## Electricity Distributors in NSW

### Ausgrid

Ausgrid (formerly EnergyAustralia) operates one of the leading electricity networks in Australia, distributing electricity to the Sydney, Central Coast and Hunter regions of NSW.

To report loss of supply, fallen wires, or other electrical emergency contact **13 13 88 (24 hours)**.  
[www.ausgrid.com.au](http://www.ausgrid.com.au)

### Endeavour Energy

The network area covered by Energy Australia includes Sydney's Greater West, the Southern Highlands and the Illawarra.

Their contact number for emergencies or to report dangerous situations is **131 003**.

For information on network area and safety information when wires are down go to  
[www.endeavourenergy.com.au](http://www.endeavourenergy.com.au)

### Essential Energy

Essential Energy's network includes Southern NSW, the North Coast, Mid North Coast, Far West and South Coast of NSW.

If you have a supply interruption, contact Essential Energy on **13 20 80**.

For information on network area and what to do if your power has been interrupted go to  
[www.essentialenergy.com.au](http://www.essentialenergy.com.au)

## Roads and traffic information

**[www.livetraffic.com.au](http://www.livetraffic.com.au)**

NSW Roads and Maritime (formerly RTA) provides enhanced traffic information; giving you up-to-the minute news of incidents and conditions that may affect your journey. Live Traffic NSW also have an App available for smartphones.

For updated voice messages on current road information call **132 701**.

## Assistance for rural property owners

**[www.raa.nsw.gov.au](http://www.raa.nsw.gov.au)**

The function of the Rural Assistance Authority is to administer a wide range of assistance measures to the rural sector. These assistance measures are both Commonwealth and State funded. Whilst the rural sector is its core client, the Authority is also responsible for small businesses that have suffered loss or damage due to natural disaster.

Contact Rural Assistance Authority on **1800 678 593**

## Legal Support

The response of the legal profession to disaster is to provide information and support for those affected, on relevant legal issues and solutions.

- Insurance Law Service **1300 663 464** [www.insurancelaw.org.au](http://www.insurancelaw.org.au)
- Financial Ombudsman Service **1300 78 08 08** [www.fos.org.au](http://www.fos.org.au)
- LawAccess NSW **1300 888 529** [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au)
- Free information and referral, including information on community legal centres who may be able to assist [www.legalaid.nsw.gov.au/get-legal-help/help-with-floods](http://www.legalaid.nsw.gov.au/get-legal-help/help-with-floods)

## Information on weather and warnings

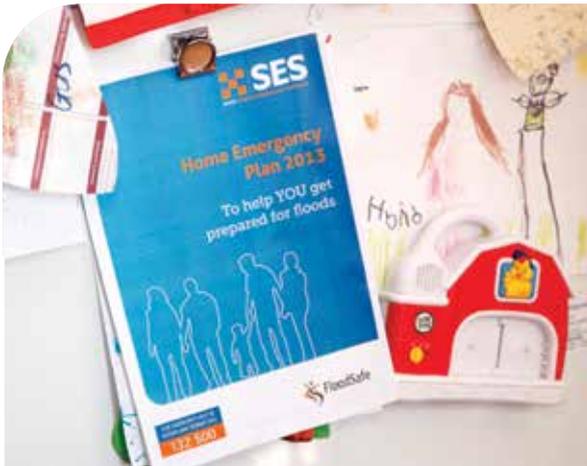
**[www.bom.gov.au](http://www.bom.gov.au)**

Information on NSW weather and warnings, including forecasts, observations, past weather and outlook.

Home Emergency Plan is an interactive online planning tool that can help you plan for events that could impact your home.



Principal Partner



One of the most important things you can do now is to plan for future emergencies.

By planning, you and your household know what to do before, during and after emergencies.

[stormsafe.com.au/home-emergency-plan](http://stormsafe.com.au/home-emergency-plan)  
[floodsafe.com.au/home-emergency-plan](http://floodsafe.com.au/home-emergency-plan)



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For more information call the **NSW SES** on **1800 201 000** or visit:

[www.ses.nsw.gov.au](http://www.ses.nsw.gov.au) [www.stormsafe.com.au](http://www.stormsafe.com.au) [www.floodsafe.com.au](http://www.floodsafe.com.au)



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**132 500 for NSW SES!**

Know it, write it, save it or scan it into you phone