



# Your next steps towards recovery from floods and storms



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 SES RECOVERY GUIDE



**Your next  
steps towards  
recovering from  
flood and storm  
emergencies**

**NSW State Emergency Service (SES) is a volunteer based agency responsible for the emergency management of flood, storm and tsunami. 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 flood, storm and tsunami.

This includes:

- Planning for flood, storm and tsunami and engaging with communities about how to protect themselves and their property
- Providing flood, storm and tsunami information and safety advice
- Undertaking temporary protection and repairs to property impacted by flood and storm
- Arranging for the delivery of essential supplies to communities impacted and isolated by flood, storm and tsunami
- Where possible, conducting evacuations and undertaking rescues

During storms the NSW SES may also assist by:

- Placing tarpaulins on damaged roofs
- Removing fallen trees or branches from buildings
- Moving fallen trees or debris to provide access
- Rescuing of people and domestic animals
- Helping residents to sandbag properties affected by flash flooding

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



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During floods the NSW SES may also assist by:

- Issuing warnings to communities
- Conducting evacuations of communities at risk from floods
- Conducting medical transport
- Helping residents to sandbag properties threatened by flooding
- Rescue

Any maintenance carried out by the NSW SES are temporary and householders and/or property owners need to seek assistance from professional tradespeople to permanently repair any damage.



## What we'd like you to arrange

Professional tradespeople can often assist you with the following:

- Tree removal
- Rubbish removal
- Permanent repairs
- Work with electricity
- Other property maintenance (which does not involve property damage or restoring access to property)



## 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



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



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## STORM: Quick Reference Guide

### A: Is there structural damage to my house? MORE INFO SEE FAQ #1

Structural damage can make your house an unsafe place to be



**YES**

Consider staying with friends or relatives. Contact the Disaster Assistance Welfare Hotline to see if you are eligible for assistance. Make sure children and pets are kept away from the damaged area. Contact a structural engineer.

**NO**

Go to 'B'.

### B: Is my Electricity and/or Gas still turned on? MORE INFO SEE FAQ #6

Live electricity and gas leaks can pose a risk to life



**YES**

Check to see if electrical items or circuits were exposed to water, if so avoid contact with live electrical items, turn off mains power and seek advice from a licenced electrician.

**NO**

Locate your Home Emergency Kit. Contact your provider to see how long you will be without your electricity and/or gas. Consider staying with friends or relatives.

### C: Do I know where my pets are? MORE INFO SEE FAQ #9

Pets often go missing in storms



**YES**

Keep them away from any damaged or unsafe areas. Make sure they cannot wander from your home.

**NO**

Check with your neighbours. Collect your pet's details and/or photo. Call the Council, local vets or RSPCA.

### D: Do I own my own home? MORE INFO SEE FAQ #17

Different ownership arrangements often mean different people may be responsible for coordinating permanent repairs



**YES**

You are likely to be responsible for undertaking permanent repairs to your property.

**NO**

Contact your real estate or Landlord. Photograph and document damage to property (take photos and write down how the damage happened).

### E: Is my home and/or contents insured? MORE INFO SEE FAQ #16

Insurers often have a claims process that you need to follow to maximise your chance of a successful claim



**YES**

Locate insurance papers. Call insurance provider. Photo and document damage. Follow instructions from insurance provider regarding repairs and disposal of any rubbish or debris.

**NO**

Contact the Disaster Assistance Welfare Hotline to see if you are eligible for assistance. Contact a licensed tradesperson. Dispose of any rubbish or debris.

## FLOOD: Quick Reference Guide

### A: Is it safe to return to my area? MORE INFO SEE FAQ #4

Emergency services advise residents when it is safe to return to an area.



**YES**

There may still be some risks on the way to your house and inside your house that you need to be aware of.

**NO**

Consider staying with friends or relatives. Contact the Disaster Assistance Welfare Hotline to see if you are eligible for assistance. Temporary accommodation may be available in some areas.

### B: Was my house flooded? MORE INFO SEE FAQ #5

Floodwater can damage the structure of your house and affect electrical circuits. Personal items and food exposed to floodwater can be a health risk.



**YES**

Make sure people and pets are kept away from any damaged areas and contact a qualified person for a structural assessment. Consider staying with friends or relatives until assessment is complete. Ensure mains power is off, if appliances and/or power points have been exposed to floodwater then call an electrician. Sanitise or dispose of personal items and dispose of food exposed to floodwater.

**NO**

Go to C

### C: Is my electricity and/or gas still turned on? MORE INFO SEE FAQ #6

Household electricity can often be unavailable as a result of electrical faults.



**YES**

If any gas or electrical items or circuits have been exposed to floodwater ensure your mains power is off before contacting a licensed electrician and/or gas plumber before turning your electricity and/or gas back on.

**NO**

Locate your Home Emergency Kit. Contact your provider to see how long you will be without your electricity and/or gas. If any gas or electrical items or circuits have been exposed to floodwater ensure your mains power is off before contacting a licensed electrician and/or gas plumber before turning your electricity and/or gas back on.

### D: Do I know where my pets are? MORE INFO SEE FAQ #9

Pets often go missing in disasters.



**YES**

Keep them away from any damaged or unsafe areas. Make sure they cannot wander from your home

**NO**

Check with your neighbours. Collect your pet's details and/or photo. Call the Council, local vets or RSPCA.

## FLOOD: Quick Reference Guide (Continued)

### E: Do I own my home? MORE INFO SEE FAQ #17

Different ownership arrangements often mean different people may be responsible for coordinating permanent repairs.

**YES**

You are likely to be responsible for undertaking permanent repairs to your property.

**NO**

Contact your real estate or Landlord. Document damage to property and photograph it.

### F: Is my home and/or contents insured? MORE INFO SEE FAQ #16

Insurers often have a claims process that you need to follow to maximise your chance of a successful claim.

**YES**

Locate your insurance papers. Call your insurance provider. Document and photograph damage. Follow instructions from insurance provider regarding repairs and disposal of any rubbish or debris.

**NO**

Contact the Disaster Assistance Welfare Hotline to see if you are eligible for assistance. Contact a licensed tradesperson. Dispose of any rubbish or debris.

## Immediately after a storm or flood

- Keep listening to your local radio station for information, updates and advice
- Stay clear of creeks, drains, causeways, gutters, streams, fallen trees, power lines, asbestos 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

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

### As you return:

- Never drive, ride or walk through floodwater - it's the main cause of death in floods

### Before you enter your property:

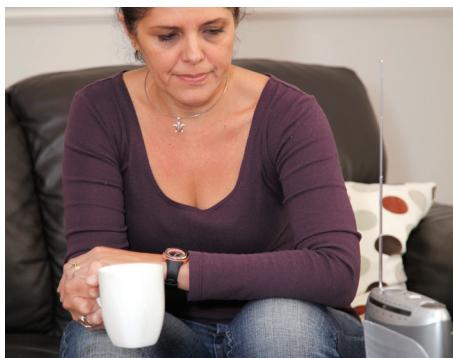
- Ensure the structure is stable, stay clear of any damaged areas
- Ensure mains electricity and gas is turned off
- Native wildlife (including snakes and spiders) may have taken refuge
- Be aware of any slip, trip or fall hazards

### Before turning on electricity, gas and water exposed to floodwater:

- Have a licensed person inspect any gas or electrical equipment
- Only drink fresh bottled water until hoses, taps or other sources are sterile

### When eating, cleaning and washing:

- Discard all food which has been in contact with floodwater
- Wear protective clothing, including boots and gloves, when cleaning up
- Only use cleaned and sanitised utensils and personal items



## 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?

NSW SES has undertaken temporary repairs to your property in order to secure it and avoid any further damage in the short term. You need to arrange for permanent repairs as soon as possible to prevent further damage and reduce associated costs. You will also need to organise removal of the tree from your property.

If you are still able to reside in the property, there may be structural damage. Keep people and animals well clear of the damaged area until it can be assessed by a qualified person, such as a builder or structural engineer.



### 2. A tree has fallen over in my yard, but it has not caused damage to my house and I can access my house and car?

NSW SES attends houses to make the area safe, restore access and undertake temporary repairs to your home to avoid further damage. NSW SES does not have the capacity, nor responsibility for removing debris or rubbish from your property or for removing fallen trees and branches which do not affect your property or access to your property.

There are several options for removing the tree and any damaged property from your yard once the NSW SES has made temporary repairs. You could:

- Contact 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 and debris yourself



### 3. Water has leaked into my roof, my roof is in good repair and NSW SES advised 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 or downpipes were clogged with leaves or that there was simply just too much water for them to handle. In this situation water often backs up under the eaves and leaks into the roof or wall cavities inside the house.

It may be necessary to seek assistance from professional tradespeople, possibly a roofer and an electrician to make permanent repairs to your property as soon as possible before any future storms create further damage.

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 and downpipes on a regular basis.



### 4. Is it safe to return to my area or my house?

Emergency services advise residents when it is safe to return to an area, however your house may contain additional risks that have not been assessed by emergency services.

The risks at your house that you need to be aware of include:

- Risk of electrocution,
- Risk of structural damage,
- Slips, trips and falls
- Health risks posed by floodwater contamination
- Risks posed by native wildlife (including snakes and spiders) that may have sought refuge in your house
- There may also be some risks as you travel to your house including flooded roads. Never drive ride or walk through floodwater

# NSW SES RECOVERY GUIDE



## 5. My house was affected by water, what should I do?

Water can damage the structure of your house and electrical circuits.

To manage the safety risks associated with structural damage to your house:

- Make sure people and pets are kept away from any damaged areas
- Contact a qualified person for a structural assessment
- Consider staying with friends or relatives until assessment is complete

To manage the safety risks associated with potential electrocution:

- Ensure mains power is off if appliances, power points, and/or circuits have been exposed to floodwater
- Call an electrician



## 6. We have lost power

It is common to lose power following floods and storms as fallen trees often take down power lines. Stay at least 8 metres away from fallen power lines. In smaller, more isolated areas of NSW, it may take longer to restore the power. Contact your local electrical supplier for information on when power might be restored.

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

If your home has been affected by water, electricity and gas needs to be turned off before you go inside the house. To avoid potential electrocution it is recommended that you do not touch the switchboard directly. Seek the advice of a qualified electrician. If you must turn power off yourself, use a dry wooden stick or wooden post to turn off the mains power to the house. Gas also needs to be turned off at the mains.

Use a torch to carry out inspections inside buildings. If power points, electrical equipment, appliances or electrical hot water systems have been exposed to water or are water damaged in any way, ensure they are inspected by a licensed electrician before use.

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



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

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

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

Even if the power is off, solar panels can still pose an electrocution risk, as solar panels continue to generate electricity during daylight hours. Turning mains power off at the switchboard will not disconnect the power generated by the solar panels. Solar panels generate a potentially lethal electrical charge and this charge will also be present in the wires running from the solar panels to the switchboard.



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

Never enter floodwater. Remember, "If it's flooded, forget it!" Floodwater 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 and even washed away. Entering floodwater is the leading cause of death during floods.

For the most accurate and up to date information on major roads, motorists are advised to contact the NSW Roads and Maritime Services 24hr Traffic Enquiry Line on 132 701 or [www.livetraffic.com.au](http://www.livetraffic.com.au)

Information on local roads can often be obtained from your local council.



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

If your pets are missing, you may consider asking your neighbours, contacting 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. Having recent photos and a description of your pets can also assist in locating them.



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

Local Land Services in partnership with 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.

Visit: [www.dpi.nsw.gov.au](http://www.dpi.nsw.gov.au) for more information



## 11. 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, if it is safe to do so. Hose out all of the mud (look for trapped mud in less obvious places) and then dry as quickly as possible by circulating fresh air to damp areas. You may also need to drain any water lying under your house.

It is important to thoroughly wash and disinfect every part of your home that has been in contact with floodwater because floodwater is often contaminated.



## 12. What can I safely eat and drink?

Floodwater can be contaminated with sewage, agricultural and industrial waste, and other substances that can cause illness. There is a danger that any food, water supplies, surfaces and cooking utensils that have come into contact with floodwater might be contaminated. Spills and sewage discharges can also contaminate water supplies and food gardens.

**Food:** If in doubt, throw it out. Follow these steps:

- Throw out food that has come into contact with floodwater or has an unusual odour, colour or texture. Do not taste or cook it
- Check canned food and throw out any cans that are dented, swollen or damaged
- Vegetable gardens can take a month to become suitable after flood or sewage discharge. Discard all leafy green produce

**Water:** Following a flood, tap water and private water supplies such as from tanks, wells and bores may not be safe to drink or use for cooking and cleaning.

Use only bottled, boiled or treated water - in that order of preference - for drinking, cooking or preparing food, washing utensils and surfaces, brushing teeth, hand washing, making ice, and bathing. Monitor public announcements and those from the local water supplier to know if tap water is safe to use. Private water supplies should be tested before use.

**Hygiene, cleaning and sanitising surfaces and utensils:** Wash and dry hands thoroughly with soap using clean, drinking-quality water or alcohol-based hand sanitiser.

Carefully check items that might have been in contact with floodwater. Follow these steps:

- Throw away damaged or cracked items and items made from porous material such as wood, plastic or rubber as they cannot be adequately sanitised

- Wash utensils and surfaces in hot, soapy, drinking-quality water, and rinse in clean, hot water
- Sanitise dishes, silverware, metal utensils, pots, pans and kitchen equipment
- Clean cupboards and counters storing dishes or food
- Air dry items as tea towels and other towels may also be contaminated

For more information visit: [www.foodauthority.nsw.gov.au](http://www.foodauthority.nsw.gov.au)



## 13. 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.

Fridges affected by floodwater need to be emptied, cleaned, disinfected and checked by a professional or replaced.

Dispose of all food which has been in contact with floodwater.

If you receive advice that an expensive appliance should be replaced, discuss it with your insurance assessor before you purchase another one.



## 14. Is it OK to use the toilet and taps?

Avoid using toilets and taps until you have checked for sewage and water pipe damage. If you suspect damage, call a plumber. If the water supply system has been flooded, it is safest to assume it is contaminated.



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

Flood conditions and long periods of high rainfall may promote an increase in mosquito numbers.

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.

For more information visit: [www.health.nsw.gov.au](http://www.health.nsw.gov.au)



## 16. How does my level of insurance affect the steps I take following damage to my property?

There are common types of insurance products such as Home insurance, Contents insurance and Comprehensive Motor Insurance which can cover you for damage to your home and property. Review the Product Disclosure Statement (PDS) for your policy to check your level of cover.

For more information on making a claim see the "Insurance" section of this Recovery Guide.

If you are not covered by insurance, you may wish to contact Service NSW Disaster Customer Care Centre on 13 77 88 to see if you are eligible for assistance, or else start disposing of damaged goods and contacting licensed tradespeople to assess the damage and undertake permanent repairs.



## 17. Who is responsible for arranging permanent repairs to my home?

In most freestanding houses, the owner of the property is responsible arranging permanent repairs. If you live in an apartment or unit, subject to certain conditions, arranging repairs to damaged common areas, external walls and roofs is often the responsibility of the Owners Corporation. Owners are generally responsible for repairing any damage within their lot.

If you are a tenant or leasee, if urgent repairs are required you should contact the landlord or agent as soon as possible, preferably in writing. Landlords should ensure the property is in a reasonable state of repair.

For more information visit: <http://www.fairtrading.nsw.gov.au/>



## Insurance

### Insurance can help you recover losses following a flood or storm.

-  If you are insured, contact your insurance company as soon as possible to discuss your policy and file your claim
-  Keep a record of damage - take photos and/or video 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)

If you are not insured phone **Service NSW** on **13 77 88** and ask for the Disaster Relief Grant administered by Resilience NSW



## Your well-being

### The aftermath of a natural disaster can affect people in different ways.

After a natural disaster we may be exposed to things that are distressing. Consider leaving pets and children with family or friends in a safe area until access is safer 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.

Check on your neighbours to see if they are OK. Natural disasters may damage property, 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 all instructions from emergency services.

If you really need help or want to talk to someone about your situation, there are also some personal support services listed under 'Key Contacts and Information' in this guide.

## Key Contacts and Information

### Emergency Services

Police, Fire, Ambulance (life threatening emergencies)	000
NSW State Emergency Service (Emergency help in flood, storm and tsunami)	132 500
NSW SES information line	1800 201 000
NSW Rural Fire Service (Bushfire)	000
Crime stoppers (suspicious behaviour)	1800 333 000

### Information on NSW weather and warnings

Bureau of Meteorology	<a href="http://www.bom.gov.au">www.bom.gov.au</a>
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### Health during a natural disaster

NSW Health (minimise injury, sickness or infection)	<a href="http://www.health.nsw.gov.au">www.health.nsw.gov.au</a>
NSW Food Authority (food safety)	<a href="http://www.foodauthority.nsw.gov.au">www.foodauthority.nsw.gov.au</a>

### Information and assistance for people affected by a disaster

Service NSW Disaster Customer Care Centre	13 77 88	<a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a>
Health, social and welfare (Centrelink)	13 61 50	<a href="http://www.humanservices.gov.au">www.humanservices.gov.au</a>

### Information and assistance for the Rural Community

NSW Department of Primary Industries	1800 814 647	<a href="http://www.dpi.nsw.gov.au">www.dpi.nsw.gov.au</a>
Rural Assistance Authority	1800 678 593	<a href="http://www.raa.nsw.gov.au">www.raa.nsw.gov.au</a>

# NSW SES RECOVERY GUIDE



## Some Electricity Suppliers in NSW

Ausgrid	13 13 88	<a href="http://www.ausgrid.com.au">www.ausgrid.com.au</a>
Endeavour Energy	131 003	<a href="http://www.endeavourenergy.com.au">www.endeavourenergy.com.au</a>
Essential Energy	13 20 80	<a href="http://www.essentialenergy.com.au">www.essentialenergy.com.au</a>

## Information on Road Closures

Roads and Maritime Services (Major Roads)	132 701	<a href="http://www.livetraffic.com.au">www.livetraffic.com.au</a>
Local Council (Local Roads)		

## Some Personal Support Services

Lifeline	13 11 14
Rural Health Support Line	1800 201 123
Kids Helpline	1800 511 800

## Insurance matters

Insurance Council of Australia	1800 734 621	<a href="http://www.insurancecouncil.com.au">www.insurancecouncil.com.au</a>
Insurance Law Service	1300 663 464	<a href="http://www.insurancelaw.org.au">www.insurancelaw.org.au</a>

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



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**The NSW SES Home Emergency Plan is an interactive online planning tool that can help you plan for emergencies that could impact your home.**



One of the most important things you can do now is to plan for future emergencies. Using some of the lessons you learnt from this disaster to make your planning better next time and share your plan with others.

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

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



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

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



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