



**Consumer Factsheet** 

# Staying safe during a flood



Floods are among the most frequent and costly extreme weather events in Australia and all over the world. Floods are mainly caused by heavy or steady rain for several hours or days that saturates the ground. Flash floods, on the other hand, occur suddenly due to rapidly rising water along a stream or low-lying area. Flooding can cause damage to buildings and other infrastructure, injuries and even fatalities. During floods and other extreme weather events, older people. people with disability, pregnant women, families with children, etc, often require assistance and additional time to evacuate, however, they are frequently not included in evacuations and emergency response plans.

This factsheet provides information to assist older people, people with disability and their carers prepare for floods in their home environment.

#### What to do before a flood

If the house you live in is in an area in risk of flooding you should take some measures to protect yourselves and your property. Some basic steps are included below:

- a. Know your risk for floods. Visit the Bureau of Meteorology website and the State Emergency Service (SES) flood bulletins, on its website and Facebook, to check for flood warnings in your area.
- b. Talk to your local council, emergency services and/or volunteer centres about what support can be provided to you in case of an emergency.
- c. If you're building or renovating in an area that might be prone to flooding, you might want to choose floor surfaces that are hard wearing, easy to clean and more resistant to floodwater, such as tiles.

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- d. Make sure that the drains and gutters of your house are clean, and the down pipes aren't blocked.
- e. The exterior areas should be tidy and heavy or bulky items that might be swept away and cause damage to your home should be removed. Fertilisers, asbestos sheeting, and agricultural products can be a hazard for you and the environment.
- f. Have sandbags ready to divert water away from your home. Floodgates for doors can also provide protection and increase the amount of time you have to escape.
- g. Keep access ways free of furniture or household items to be able to evacuate quickly.
- h. Install check valves or even consider a sump pump with a battery.
- i. Keep important documents in a waterproof container and create password-protected digital copies. Move valuables to higher levels.
- j. Prepare a bag with the necessary in case you need to leave the house urgently: medicines, baby equipment, money, mobile phone and wheelchair chargers, flashlight, a patch kit and pump to repair flat tyres, heavy gloves to use while wheeling or making your way over glass or debris, etc.
- k. Purchase or renew a flood insurance policy, covering damage from flood and for any injuries caused. Ask whether the insurance policy covers you for damages only right after the flood or for a period after, as structural problems might appear months after the flood.

Everyone living in a flood zone should develop a FloodSafe Plan for sheltering where they are and for evacuation. Practice an evacuation plan with your family and agree on escape routes, where you will go or meet and what you will need to protect yourselves from flooding. Discuss who will assist with the members of the family that have reduced mobility, children, pets, etc. Identify multiple evacuation routes at home and at work and ask your employer to include and test these plans.

If you have an Occupational Therapist or are on an Attendant Care Package ask your provider for assistance and information on the emergency plan as this is a requirement for funding. If you rely on any life sustaining equipment, develop an emergency back-up plan that will ensure the equipment works in the event of a power outage.

If you have reduced mobility and/or need accessible facilities, you should consider this in your emergency plan. Identify a refuge in an accessible building with toilets where you can go in

case of an emergency. Select a building close to shops and medical facilities in case you need emergency supplies.

There may be instances where you may need to leave your wheelchair behind to evacuate safely. If the "traditional" lifting techniques are inappropriate for you, you should be able to communicate brief instructions regarding the ways rescue personnel should lift and move you. Having diagrams on safe lifts ready may help in communicating instructions on how to move you in circumstances where you must leave your wheelchair.

## Stay safe during a flood

When a flood or flash flood warning is issued:

- a. If trapped in a building, get to the highest level. Do not climb into a closed attic to avoid getting trapped by rising floodwater. Only get on the roof if necessary and once there signal for help.
- b. If it is safe to leave home:
  - Turn off the gas, electricity and water.
  - Move the furniture to the highest point in the house.
  - Try to pack any electronics or valuables in the car with you.
  - Secure any chemicals or poisons.
  - Empty your fridge and freezers.
- c. Do not walk, swim or drive through flood waters. If you come upon a flowing stream where water is above your ankles, stop, turn around and go another way. Six inches (15 centimetres) of moving water can knock you down, and one foot (30.5 centimetres) of moving water can sweep your vehicle away.
- d. If you come upon a flooded road while driving, turn around and go another way. If you are caught on a flooded road and waters are rising rapidly around you, get out of the car quickly and move to higher ground.
- e. Stay off bridges over fast-moving water.
- f. Be especially cautious at night when it is harder to recognize flood danger.

#### After the flood

Remember that you should return home only when officials have declared the area safe. Ask for a professional review or inspection of structures and utilities before entering your flooded home.

When approaching your home, look whether power lines are down and do not step in puddles or standing water. Then inspect the exterior of your home. Look for parts that may have collapsed or been damaged, such as porch roofs and overhangs.

When going inside, watch out for wild animals, especially poisonous snakes that may have come into your home with the floodwater.

Remember to call your insurer within 24 hours and report any damage. Take plenty of photos and write down anything you note and submit a report to your insurance company. Also make sure your landlord and/or Building management/provider are aware of any damage to the property.

You should start cleaning your flooded property only after the water has stopped flowing and your insurance company has given you the green light to do so. People with asthma and other lung conditions and/or immune suppression should not enter buildings with indoor water leaks or mold growth that can be seen or smelled. Remember to wear protective equipment (rubber boots and gloves) for cleaning. Don't turn on the electricity, gas or water again until you are advised to do so by the emergency services authorities.

### Damages to the home

Assess how your house has been affected and how serious the damage is. The damage can have the form of windows and doors that no longer close correctly, paint mold or cracks, cracked walls and sinking floors. If you have any concerns, have a professional check your home directly after the flood. As the ground under your house dries out and shrinks you might find further issues, such as small cracks or sinking floors. For that reason, remember to ask for a professional check again six and twelve months after the flooding.

If the plasterboard in your home has been wet during the flood, you should consult a plasterer to assess the damage and decide if the plasterboard needs to be repaired or replaced. If you need to replace the plasterboard, consider options that are less prone to water damage.

The most serious damage that can occur from a flood is subsidence, i.e., foundation and footings sinking due to natural soil shrinkage and the withdrawal of groundwater. If the

foundations of your house have been affected and depending on the severity of the damage, the options available are releveling, underpinning and demolition and rebuilding. You will need a structural engineer's report, and/or insurance assessment to detail the remediation process.

#### Where can I find more information?

- Raise and Relevel.
- Red Cross: Flood Safety Checklist.
- Preparedness Community. Protective actions: Flood.
- National Council for Fire and Emergency Services. Information on current emergencies.
- Disability Support Guide. Planning to stay safe during flooding.
- NSW State Emergency Service.
  - o Home Emergency Plan.
  - StormSafe for people with mobility needs
  - StormSafe for people with hearing impairment and Deaf people
  - StormSafe for people with intellectual impairment
  - StormSafe for people with vision impairment (which includes audio messages)
  - The 'Get Ready To Go' emergency kit
- The Australian Institute for Disaster Resilience, Flood.
- Other home modification resources on the HMinfo website: www.homemods.info

\*\*This information was correct at time of printing.