

Tips: Preparing for disasters as a renter

Bushfires, floods, cyclones and severe storms can be unpredictable and scary. While we as individuals can't do much to prevent a natural disaster, we can take steps to improve our safety and reduce our losses during times of crisis. These 10 tips can help you prepare for unexpected emergencies affecting you, your household and your rental home.

1. Understand your rights

Before you start making preparations, it's important to understand your rights and responsibilities as a renter in a disaster situation. It's a good idea to have some knowledge of who is responsible for repairs and maintenance during and after an event. Understanding this can help you better plan and communicate with your landlord or property manager.

It is a good idea to take reasonable precautions to protect the property from damage during a disaster, however you are not expected to risk your safety to protect the landlord's property.

For more information on your rights & responsibilities see:

- [Factsheet: Disaster Damage](#)
- [Tips: Renting after a disaster](#)
- Podcast episodes – [Tenants rights and obligations after a disaster](#) and [Negotiation for renters](#)
- [Land lease communities factsheet: Natural disasters](#)
- [Tips: Negotiating with the landlord](#)
- [List of legal help for flood-affected communities](#) (Community Legal Centres NSW)
- [Disaster Response Service](#) (Legal Aid NSW)
- [Natural disaster events](#) (Services Australia)
- [Disaster assistance finder](#) (Service NSW)
- **Phone advice:** contact your [local Tenants Advice and Advocacy Service](#) (see contact numbers at the end of this information resource), or the Tenants' Union Flood Hotline on 1800 566 101.

2. Create an Emergency Plan

Developing an emergency plan is one of the most critical steps in preparing for a natural disaster. Discuss the plan with your household members, including roommates or family members, and ensure everyone knows what to do in case of an emergency.

Consider early evacuation if recommended by emergency services. If you decide to stay on after emergency services warnings you could find yourself in danger and you might need to be rescued. Your safety and that of your loved ones should be your top priority. Also be aware that you may not get a 'knock on the door' – emergency services may only issue warnings online or via media.

In some situations you might need to exit your property quickly. Identify safe evacuation routes. Be sure to know alternative escape routes if some ways out are blocked during an emergency. You might decide to run some drills to practise what you will need to do in an emergency along with your family, household or neighbours.

Establish a communication plan in case you are separated from your loved ones. Following disaster events family members and friends might become concerned if they haven't heard from you and do not know if you are safe. Plan to check in with them or mark yourself as safe on social media once you have reached safety.

If you have pets, make sure they have identification tags, they are registered with the local Council and that their microchip details are up to date. This will help you find your pet if you are separated in a disaster.

3. Build an Emergency Kit

An emergency kit contains essential supplies that could make all the difference during a natural disaster. It is helpful to pack your emergency kit in a bag and store it in a readily accessible location so you can grab it quickly if needed. Once you have put your kit together, check the contents every so often to make sure medicines and food items are still usable.

Emergency kits will vary depending on your needs and your location, however you might consider including the following:

- Flashlight (torch): A reliable source of light in case of power outages or for signalling emergency services.
- Battery operated or hand-cranked radio: For emergency broadcasts, especially if mobile reception or internet connectivity has been affected by the disaster.
- Back-up batteries: For your flashlight and radio.
- Power bank and spare charger: To keep your phone and other devices charged.
- First Aid supplies: Bandages, disinfectant and essential medical items.
- Medicine: Prescription and over the counter medicine you and your household need.
- Hand sanitizer and personal hygiene products.
- Drinking water (and/or water purifying tablets): A supply for at least a few days.
- Non-perishable food: Canned food (and can opener), dried foods and easy to prepare items.
- Emergency cash: Money in small notes for unexpected expenses.
- Important phone numbers: Including your family members and contact details for the landlord or real estate agent
- Dust Masks: To protect your lungs from dust, smoke, debris, mould and contaminants
- Copies of important documents. You might consider scanning these documents and either saving them on a USB stick, emailing them to yourself or storing them in the cloud. Important documents could include:
 - Passport
 - Drivers' licence
 - Birth certificates
 - Details of any insurance policies
 - Lease and condition report
- Thermal blankets
- Extra clothing

4. Get to know your neighbours

Making the effort to get to know your neighbours is a really good idea. In a crisis, you can rely on each other for support and come up with solutions together. In recent natural disasters, communities were forced to rely heavily on each other as it took time for emergency services and other support services to reach them. You might want to exchange contact details so you can easily reach one another for help, share information and ensure everyone has made it to safety.

5. Consider getting insurance

Sometimes tenants' belongings are damaged or destroyed when disasters happen. It is very unlikely that you will be able to claim compensation from the landlord (or the landlord's insurance) if the damage or destruction was not the landlord's fault. However, renter's insurance, a type of contents insurance, could help you recover some of the costs if your belongings are damaged or destroyed. Renter's insurance tends to cover the contents of the home, not the building itself, which is the landlord's responsibility.

If you are thinking about getting renter's insurance, consider the cost and what the insurance covers. The insurance company may place a different value on your belongings than you do, and they usually won't cover the cost of buying things new. Renter's insurance policies normally don't cover the costs of alternative accommodation following a disaster, even if you cannot live in your rental home.

If you already have insurance, review your policy to ensure it covers damage or loss caused by specific disasters common to NSW, such as bushfires, storms and floods. It's important to know how your policy applies to your situation.

6. Document your belongings and the condition of your home

Before a disaster strikes, document the condition of your rental property and your belongings by taking photos or videos of the interior and exterior. This will serve as valuable evidence in case you later need to make a claim for damaged or lost items due to a fire, flood or other disaster. Having a record like this could also help you address disputes about property damage with your landlord.

7. Report repairs early

Tenants have a responsibility to report repairs that are needed to the landlord as soon as possible. Notify the landlord of any leaks, structural issues and other repair issues around the property. The landlord is responsible for maintaining the premises in a 'reasonable' state of repair. Proactive home maintenance on the part of the landlord can help address structural problems and leaks before they become critical during an emergency. If you live in an area prone to bushfires, it is your landlord's responsibility to ensure that the property complies with local fire safety regulations.

8. Secure the property and prepare your pets

Prior to an extreme weather event or bushfire season, take reasonable steps to protect the rental property from damage (e.g. securing loose outdoor items in storms or high wind). If there is a bushfire threat, remove items that could easily catch fire (e.g. wooden furniture, doormats, garden waste) from around the property. This includes making sure the garden is maintained in a reasonable state and mowing the lawn. However, it is reasonable to request that the landlord organises more difficult maintenance work, such as trimming overhanging branches and clearing gutters.

Familiarise yourself with your electrical switchboard, gas and water mains before an emergency so you can shut them down if needed. Check that your street number is visible from the street. This will help emergency services respond in emergencies.

For disaster-specific info on preparing your home, see:

- **Bushfires:**
 - [Prepare your home factsheet](#) (NSW Rural Fire Service)
 - [During a bushfire checklist](#) (SA Country Fire Service)
- **Flood:**
 - [Prepare your home and business before a flood](#) (NSW State Emergency Service)
- **Storms:**
 - [Prepare your home before a storm](#) (NSW State Emergency Service)

If you have **pets** the NSW government's [How to prepare pets and livestock for an emergency](#) page has helpful information, including:

- What to take with you if you're evacuating with pets
- What to do if you are forced to leave your pets behind
- How to protect pets in hot weather
- Things to think about for large animals or livestock
- Helping native animals in an emergency

9. Stay Informed

Stay informed about weather alerts, evacuation orders and emergency updates. Apps like the NSW Rural Fire Service's [Hazards near me](#) can help you stay up to date on bushfires, floods and other hazards in your area. A battery-powered or hand-cranked radio can be useful in emergency situations, as evacuation orders and emergency updates are often communicated via **radio**. Familiarise yourself with the emergency services available in your area and know where the nearest evacuation centres are located.

10. Communicate with the landlord

Maintaining open communication with the landlord or property manager is crucial during a natural disaster. Inform them of any damage or safety concerns as soon as possible and keep records of your conversations. If possible, follow up all phone calls with an email confirming what was said or agreed to. If you need to evacuate the rental property, let the landlord or property manager know that you are evacuating but that you intend to return to the property as soon as possible.

Conclusion

Natural disasters can be daunting, but with proper preparation renters can put themselves in a better position. Understanding your legal rights, creating an emergency plan, building an emergency kit, checking your insurance, securing the property, staying informed, communicating with the landlord and documenting your belongings and the property condition are all essential steps to ensure your safety and minimise your losses during times of crisis. By taking these precautions you'll be better prepared to weather the storm.

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For free advice, call your local Tenants Advice & Advocacy Service:

SYDNEY:

• Eastern	9386 9147
• Inner	9698 5975
• Inner West	9559 2899
• Northern	9559 2899
• Southern	9787 4679
• South West	4628 1678
• Western	8833 0933

REGIONAL:

• Blue Mountains	4704 0201
• Central Coast	4353 5515
• Hunter	4969 7666
• Illawarra Sth Coast	4274 3475
• Mid Coast	6583 9866
• Northern Rivers	6621 1022
• Northwest NSW	1800 836 268
• Southwest NSW	1300 483 786

ABORIGINAL:

• Sydney	9833 3314
• West NSW	6881 5700
• South NSW	1800 672 185
• North NSW	1800 248 913

WEBSITE: tenants.org.au

NSW FAIR TRADING: 13 32 20

This factsheet is intended as a guide to the law and should not be used as a substitute for legal advice. It applies to people who live in, or are affected by, the law as it applies in New South Wales, Australia. ©Tenants' Union of NSW