



Australian Government

National Emergency  
Management Agency

Resilience begins with awareness

# Natural hazards:

## A guide for home-buyers and renters

Reduce the impact of natural hazards before you buy or rent





Buyers and renters

# Get the knowledge to buy smart, rent safe

## For buyers: Know the risk before you sign

Don't wait until after settlement to discover a property's risk, like vulnerability to bushfires, storms and floods. Use this guide to better understand your property's risk, and learn what to do before and after you buy to protect your investment.

Section starts at page 3



## For renters: Close the insurance gap

Your landlord's insurance covers the building, not your belongings. Without contents insurance, you risk losing everything in a disaster. Use this guide to identify your personal risk, secure the right cover, and understand your rights should a natural hazard strike.

Section starts at page 29





Natural hazards: A guide for buyers and renters

# For buyers

---



# At a glance



## Essential steps to evaluate risk, secure insurance, and protect your new home

This guide helps you to understand your risk, reduce your property's exposure, and lock in the right protection before finalising your purchase.

**01**

### **Risk: Uncover hidden hazards**

page 5

Spot environmental vulnerabilities and avoid buying a property with high risk from hazards – which can lead to massive financial liabilities.

**02**

### **Insurance: Secure cover before you sign**

page 11

We walk you through every step of when and how to get cover for your home, including key questions to ask, and how to claim.

**03**

### **Mitigation: Build resilience into your home**

page 18

See our guides for practical things you can do to increase your properties' resilience against different kinds of natural hazards.

**04**

### **Preparedness: Plan your household response**

page 22

A guide to understanding your local disaster plans, along with a seasonal checklist to keep your home resilient and ready for anything.

**05**

### **Resources: Get more information**

page 26

Explore our National Resilience Action Library (NRAL), and find tools and apps to help you stay on top of natural hazard resilience.



Buyers

# Risk

---

## The potential true cost of your dream home

Whether you're buying your first home, next home or investment property, your due diligence shouldn't stop at building reports and school zones.

Natural hazards like bushfires, storms and floods are critical factors in a property's real value. A lower purchase price can mask a high risk that the market has already factored in.

Before you make an offer, weigh the lifestyle benefits against the long-term financial reality.

Choosing a "bargain" in a hazard-prone area can lead to extra costs:

- High monthly insurance premiums, or a refusal of cover.
- Increased spending needed on mitigation.
- An impact on your resale value.
- Out-of-pocket recovery costs and temporary housing costs.

True affordability includes being resilient against things the natural world can throw at you.

# Factors that increase your property risk

Every home has a level of risk based on its location and construction. Even if a property looks perfect, hidden vulnerabilities to natural hazards are serious financial liabilities. We often think "It won't happen to me," but ignoring these factors can lead to major costs later.

Understanding your home's risk profile puts you in control. It helps you plan for future mitigation costs and, most importantly, gives you the clarity to walk away if the risks outweigh your budget and peace of mind.



## RISK FACTORS TO LOOK OUT FOR

A property's vulnerability depends on a mix of where it's built and how it's constructed. Here's what can heighten your risk:

### Low-lying land or slopes

Homes on a floodplain face a much higher risk of flash flooding and water runoff, while those on an incline have increased landslide risks.

### Older building standards

Homes built before strict modern regulations often lack features like cyclonic roof ties or ember-proof mesh.

### Proximity to bushland

Properties near bush or grassland can sit directly in the path of intense fires and flying embers.

### Vulnerable materials

Unprotected timber structures, combustible cladding, and large, unscreened windows significantly lower a home's defences.



**Remember, a cheaper property isn't always cheaper**

A low asking price often masks high vulnerability. Before you commit, consider whether today's mortgage savings will be swallowed by the lifetime cost of high-risk living.

# Common misconceptions when it comes to risk

“

It hasn't flooded in years.  
We're probably fine.”

**The reality:**

Flood risk is based on probability, not on when the last flood occurred. A property in a 1% annual probability zone has around a one in four chance of flooding over a 30-year mortgage.

“

I'm sure my insurance  
covers flood damage.”

**The reality:**

Standard home policies don't automatically include flood cover, and how insurers define flood also varies. Check your Product Disclosure Statement (PDS), and confirm your coverage before you need it.

“

Inner suburbs don't flood  
as the area is established  
already.”

**The reality:**

Urban areas can be highly vulnerable to flooding. Ageing stormwater infrastructure and hard surfaces contribute to flash flooding in established suburbs. Check your local council flood maps to explore any risks.

“

The price was lower as the suburb is up and rising, so we didn't bother to look at hazards. We told ourselves we were savvy investors getting in early on an undervalued gem. It turns out the market had already priced in the flood risk.”



“

We thought the surrounding bushland was just a beautiful lifestyle feature, and the low price tag felt like an absolute steal.



## The true cost of a bargain home

### BEN & LARA | OLINDA, VIC

Ben and Lara were thrilled to find an affordable home in a picturesque valley, surrounded by dense forest and grasslands. Swept up in the excitement of securing a bargain, they skipped ordering a natural hazard report and never verified the property's Bushfire Attack Level (BAL) rating.

After moving in, they overlooked structural fire vulnerabilities. When a severe bushfire swept the valley, embers quickly lodged in the unprotected guttering, igniting the roof cavity from within.

Intense radiant heat shattered the standard window glass, letting embers straight into the living room. The fire caught the large timber deck, raced up the wooden cladding, and destroyed the property in minutes. Their "great deal" was completely lost, exposing a massive financial gap they weren't prepared to face.

### THE REBUILD SHORTFALL

**\$430,000**

sum insured

**\$640,000**

actual rebuild cost

**\$210,000**

out-of-pocket  
shortfall

### Preventative steps

**Mitigate risk:** Clear nearby trees, upgrade to fire-resistant cladding and install metal gutter guards – just some of the ways you can prepare.

**Insure full replacement costs:** Accurately estimate modern rebuild costs, factoring in strict bushfire construction standards.

**Consider risk before you buy:** If a low price tag reflects extreme environmental hazards, be prepared to walk away.

# Before you buy: A risk checklist

Print this to have on hand if you ever need it

## Know what you're buying into

- ☐ Check the flood zone classification for the property address on your local council website.
- ☐ Search your state or territory's natural hazard portal for known risks at the address.
- ☐ Commission a building inspection that includes assessment of hazard exposure.
- ☐ Confirm whether any existing mitigation works on the property are council approved.
- ☐ Ask your conveyancer to flag any natural hazard disclosures in the contract.
- ☐ Review the vendor statement for any history of damage or prior claims.
- ☐ Ask your council about known flood or stormwater drainage issues on the block.
- ☐ Check your home's bushfire resilience with the Resilient Bushfire Council.

## Understand the full cost of ownership

- ☐ Contact at least two insurers to confirm cover is available and at what cost.
- ☐ Ask your lender whether the property's hazard rating affects your borrowing conditions.
- ☐ Factor estimated insurance premiums into your purchase budget before making an offer.



### Look beyond a property inspection

Natural hazard risk is not always visible from a property inspection or a real estate listing. Checking flood maps, bushfire zones and insurance availability before you commit can inform your total cost of ownership.

Your conveyancer and local council are good starting points, and government natural hazard portals are publicly available and free to use.

# Making sense of risk ratings

---

## HAZARD TERMS

### **Bushfire Attack Level (BAL)**

A rating that measures the intensity of heat your home may be exposed to during a bushfire. Ratings range from BAL-LOW to BAL-FZ (Flame Zone). A higher BAL affects building requirements and can increase insurance premiums.

### **Annual Exceedance Probability (AEP)**

The likelihood of a flood of a given size occurring in any single year. A 1% AEP flood has a one-in-one-hundred chance of happening each year, not once every hundred years. It can occur in consecutive years.

### **Flood-prone area**

Land identified by a council or state government as being at risk of flooding. The definition varies between councils and insurers, so a property may be flagged by one and not the other. Always check both.

### **Flood map**

Map produced by a council or state agency showing which areas are at risk of flooding and at what probability. Flood maps use different scales and definitions, so two maps of the same area may show different results.

### **Storm surge**

A rise in sea level caused by a storm or cyclone pushing water toward the coast. Storm surge is distinct from flooding and is often excluded from standard home insurance policies.

### **Flood certificate**

A council-issued document disclosing whether a property is in a flood-prone area and its level of risk. Named differently across states, it is essential for assessing a new premises or reviewing insurance obligations.



Buyers

# Insurance

---

## Your financial safety net

Insurance is the most critical component of your property's risk management strategy. It isn't just a bank requirement for your mortgage, it's the safety net that ensures a disaster doesn't lead to financial collapse.

Understanding exactly what you're covered for – and more importantly, when that cover needs to begin – is essential for every home buyer.

Here you'll find a timeline of how and when to get your insurance in place, along with questions to ask your real estate agent and insurer.

Take time to read our guide to claiming, too, so you know what to do if a natural hazard causes damage to your home.

# A home buyer's costly mistake

## MARK & CHLOE | PERTH, WA

Mark and Chloe signed the contract for their first home. With settlement six weeks away, they were excitedly packing, assuming that the property remained the seller's responsibility until they got the keys.

Eight days later, a storm sent a tree through the roof. Without insurance sorted from the time of signing, they were caught in a \$45,000 financial trap before they'd even walked in the door.

In many states, the risk passes to the buyer the moment you sign – not at settlement.

Mark and Chloe were legally bound to complete the purchase of a damaged house. Their deposit was effectively wiped out by repairs because they hadn't secured a policy on the day of exchange.



“

We only just signed the contract, and don't even have the keys yet. Who's responsible for this damage?”

### THE UNINSURED DAMAGE

**\$20,000**

roof repairs

**\$5,000**

electrical repairs

**\$10,000**

landscaping

**\$10,000**

new fencing

### Preventative steps

**Insure on exchange:** Take out building insurance the moment you sign the contract. Don't wait for the keys.

**Verify the risk:** Ask your conveyancer exactly when the legal risk passes to you – it varies by state.

**Check the Product Disclosure Statement (PDS):** Ensure your insurance policy includes "storm and impact" cover from the start date of the contract.

# Insurance at every stage of buying a home

## Get the right insurance, at the right time

Insurance is not a single decision at settlement. It is a series of decisions across your entire purchasing journey.

Most importantly: you should have building insurance at the time of your contract signing. At this point, responsibility for any damage to the property becomes your responsibility, so you need to be covered.



### ● STEP 1: RESEARCH

#### **Check area insurability**

Before committing to a suburb, confirm insurance is available and affordable for properties in that area. In some postcodes flood cover is unavailable, or unaffordable.

#### **Understand your current risk profile**

Natural hazard risk is not fixed. Bushfire zones expand and flood maps are redrawn as conditions change. Always check current risk for a property, not its history.

### ● STEP 2: MAKING AN OFFER

#### **Get a quote for the address**

Before making an offer, contact at least two insurers with the specific address. Confirm cover is available and get a premium estimate for that exact property.

#### **Factor premiums into your offer**

Add your estimated premium to your cost of ownership before deciding your offer price. A low purchase price may not offset high ongoing insurance costs.

### ● STEP 3: SIGNING

#### **Activate your insurance at contract signing**

Legal responsibility for the property passes to you at exchange in most states. Make sure your policy is active and confirmed before you sign.

#### **Notify your lender**

Most lenders require evidence of building insurance before releasing funds. Provide your certificate of currency to your lender at exchange.

### ● STEP 4: SETTLEMENT

#### **Read insurance documents thoroughly**

Review your Product Disclosure Statement (PDS) before settlement. Ask questions about what's covered, how flood and fire are defined, and what your excess will be.

#### **Confirm your sum insured**

Check your sum insured reflects the full cost of rebuilding at current rates. Underinsurance is common and leaves a gap you'd have to fund yourself.

### ● STEP 5: AFTER SETTLEMENT

#### **Document on day one**

Film a walk-through of every room when you move in, opening cupboards and drawers. Upload the footage to secure cloud storage immediately.

#### **Review annually**

Renew your policy actively rather than rolling it over. Rebuild costs change, and your sum insured should keep pace with current construction rates in your area.

### **KNOW YOUR SUM INSURED**

Don't guess your property's value when an insurance agent asks. The online Cordell Sum Insured Calculator helps you figure out actual building replacement costs so you don't end up underinsured. Visit [insurancecouncil.com.au/consumers/calculators](https://insurancecouncil.com.au/consumers/calculators)

# How to make an insurance claim after an event

## What to do, what to expect, and how to protect your claim.

Most people make their first insurance claim after a disaster. Knowing the process in advance means fewer mistakes and a faster resolution.



### STEP 1: FIRST MOVE

#### **Make sure your property is safe**

Don't enter your home until authorities declare it safe. If you can safely access the property, turn off utilities like gas and electricity to prevent secondary damage or fire.

#### **Notify your insurer immediately**

Contact your insurer as soon as possible, even without full details. Most policies have a notification time limit. Early contact can trigger emergency financial assistance.

### STEP 2: PREPARE TO CLAIM

#### **Document damage before cleanup**

Photograph and film every room and item before moving anything. This visual evidence is critical when justifying your claim to an assessor. Create an online cloud folder for all footage.

#### **Keep receipts of emergency repairs**

If you pay for urgent repairs to prevent further damage, keep every receipt. These costs are usually reimbursable under your policy mitigation of loss conditions. Track every dollar spent on recovery.

#### **Prevent further damage**

Take steps to protect your property from secondary damage, like putting a tarp over a damaged roof or sealing a broken window. If you don't take these basic steps your insurer may refuse to cover any subsequent damage that occurs after the initial event.

### STEP 3: AFTER LODGING

#### Expect a waiting period for an assessor

After a major event, assessor queues run for weeks. The earlier you lodge, the sooner you're placed in the queue. So don't wait until conditions improve to make the call.

#### Get confirmations in writing

Your insurance company will assign various assessors, builders, and operators who make critical verbal promises about your approvals and repair scope. Protect your claim by emailing your insurer a summary of these conversations.

#### Understand what a cash settlement offer means

If your insurer offers a lump sum instead of managing repairs, the settlement must be enough for you to arrange repairs. Before accepting, get independent quotes from licensed builders. Once you accept the offer, the responsibility and financial risk of managing trades and unexpected price hikes transfer entirely to you.

#### If your claim is rejected or insufficient

If your claim is denied, or the cash settlement offer doesn't realistically cover the actual cost of repairs, your insurer must explain why in writing. If you still remain unsatisfied, you can escalate the dispute to the Australian Financial Complaints Authority (AFCA) at no cost.



#### THERE ARE PEOPLE THERE TO HELP

If you don't know your insurer's name, you can call the **Insurance Council of Australia** on **1800 734 621** and they can help find the information for you.

If you're unhappy with your insurer's decision after lodging a complaint, AFCA provides free, independent dispute resolution. Visit [afca.org.au](https://afca.org.au) or call **1800 931 678**.



#### IF YOU'RE UNDER FINANCIAL PRESSURE

If you're struggling to meet mortgage repayments or living costs while your claim is being processed, contact your lender immediately. Most banks have hardship teams that can pause or reduce repayments during a disaster recovery period.

# Critical questions for agents and insurers

## FOR THE REAL ESTATE AGENT

### Has this property ever been affected by natural hazards?

Agents are required to disclose known hazard history in most states. Asking directly ensures you receive this information before making an offer.

### Why is this priced lower than other properties?

A lower price can reflect higher natural hazard risk. If the agent can't explain the discount, investigate the property's flood zone, Bushfire Attack Level rating and insurance availability before proceeding.

### Has insurance been claimed in the last 10 years?

A history of insurance claims can indicate recurring hazard exposure. It may also affect your ability to obtain cover or the cost of your premium going forward.

## FOR THE INSURER

### Does this policy include flood cover?

Flood cover is not automatically included in standard home policies. Confirm explicitly which types of flooding are covered — riverine, flash flood and storm surge may be treated differently.

### Are there exclusions we need to know?

Ask your insurer to list all natural hazard exclusions in plain language. Exclusions buried in a PDS can leave you exposed in exactly the situations you assumed you were covered for.

### Is there a waiting period before my cover becomes active?

Many insurers apply a waiting period for flood cover after a policy is taken out. Confirm this before exchange so there are no gaps in your cover.

## GET MORE HELP WITH INSURANCE INS AND OUTS

You'll find a section called 'Insurance explained' at [insurancecouncil.com.au](https://www.insurancecouncil.com.au), with lots of guides for breaking down policy fine print and navigating Product Disclosure Statements (PDS).



Buyers

# Mitigation

---

## What is mitigation?

Mitigation is about making permanent, structural changes to your property to reduce the impact of a natural hazard before it strikes. Unlike preparedness – which focuses on short-term actions like packing a “grab-and-go” bag or clearing gutters before a storm – mitigation involves the long-term design, materials, and features of your home.

It is the difference between having an evacuation plan (preparation) and having a house that can withstand the heat of a bushfire or the force of a cyclone (mitigation).

Mitigation should be a top priority in your due diligence. A house with built-in resilience saves you thousands in future upgrades and may lead to lower insurance premiums.

Prioritise properties already designed for their environment, such as homes with elevated floors in flood zones, ember protection in fire areas, or reinforced roofs in cyclone-prone regions.

# Invested in mitigation, saved on recovery

## REAL CASE STUDY | LOCATION: MARIBYRNONG, VIC

After purchasing a home in a known flood-plain, David and Lena decided to invest in structural mitigation before moving in. Rather than ignoring the risk, they used their renovation budget to "flood-proof" the ground floor. They raised all electrical outlets to 1.5 meters, replaced timber flooring with polished concrete, and installed water-resistant wall linings.

Two years later, a major flood event hit their street. While neighbouring properties faced months of structural drying and over \$60,000 in debris removal and rebuild costs, David and Lena's home was remarkably resilient. Because of their forward-thinking choices, they were able to hose out the ground floor and move back in within days, saving tens of thousands in long-term recovery.

## SAVINGS THROUGH MITIGATION

**\$30,000**

not replacing flooring

**\$12,000**

not spent gutting wall linings

**\$8,000**

not spent rewiring

**\$15,000**

temporary accommodation costs avoided



“

The upfront cost was an investment. Seeing our neighbours lose everything while we were back home in a week proved that resilience is the best insurance.



# Build for resilience: A guide to new homes

Print this to have on hand if you ever need it

## Bushfire prevention

- ❑ **Seal the gaps:** Install metal mesh screens (2mm aperture or less) on all vents and weep holes to block ember entry.
- ❑ **Clear the perimeter:** Create a "defensible space" by removing overhanging branches within 10m of your structures.
- ❑ **Install toughened glass:** Use toughened glass instead of standard glass, especially for windows close to ground level.
- ❑ **Harden the structure:** Build decks and fences from non-combustible materials like steel, concrete, or fire-resistant composites.

## Flood resilience

- ❑ **Elevate your power:** Install electrical outlets, switches, and HVAC units at least 500mm above the flood level.
- ❑ **Smart flooring:** Choose water-resistant materials like tiles or polished concrete instead of carpet in high-risk zones.
- ❑ **Install backflow valves:** Fit one-way valves to sewage and stormwater pipes to prevent contaminated water from backing up into your home.
- ❑ **Secure the foundation:** Install flood vents in foundation walls to allow water to flow through rather than pooling and causing collapse.

## Cyclone and storm protection

- ❑ **Secure roof-mounted items:** Bolt down air conditioners and solar panels during installation.
- ❑ **Redirect flow:** Ensure downpipes flow away from doors to prevent wind from blowing water under seals.
- ❑ **Install window protection:** Fit permanent debris-rated screens or shutters.
- ❑ **Identify a central, windowless room** (like a bathroom) and reinforce the door to serve as an emergency shelter.



### Guidance on standards & materials

For guidance on resilient building materials and standards to work to, visit the **National Resilience Action Library** at [nema.gov.au/our-work/resilience/national-resilience-action-library](https://nema.gov.au/our-work/resilience/national-resilience-action-library)

# Key tasks to protect your home

Many practical tasks can be done as part of your regular property maintenance to add resilience right away. For larger structural upgrades, it is best to plan them into a future renovation, as they often cost significantly less when combined with existing building work.

Key      \$ Low < \$1,000      \$ \$ Medium \$1,000-\$5,000      \$ \$ \$ High >\$5,000



## Add gutter guards

Clean, covered gutters stop ember buildup and reduce water overflow during heavy rain, protecting your roof and walls.



## Flood-resistant flooring

Concrete, ceramic tile or closed-cell foam materials absorb less water and dry faster after a flood or storm surge.



## Electrical systems

Moving switchboards, powerpoints and appliances above expected flood height protects critical systems.



## Vents and roof sealing

Metal mesh screens on all vents and sealed roof gaps prevent ember entry.





Buyers

# Preparedness

---

## Action is the best defence

Preparedness is about the actions you take today to ensure you're ready for tomorrow. While mitigation hardens your home's structure, preparedness focuses on maintenance and planning.

Natural hazards can escalate in minutes. Having a clear plan and a well-maintained property is the difference between a controlled response and a chaotic emergency.

Here you'll find a guide to seasonal maintenance and how to create an emergency plan. The best time to prepare for a natural hazard is when the weather is fine.

# Know your local community disaster plans

Print this to have on hand if you ever need it

## Identify your local services

- ☐ Find your local State Emergency Service, fire service and police on your council site.
- ☐ Locate your nearest evacuation centre and note the address.
- ☐ Find your local emergency management plan on your council website.
- ☐ Know which emergency service manages which hazard in your area.
- ☐ Identify your evacuation route and drive it at least once.
- ☐ Check where your council distributes sandbags during flood events.

## Set up alerts and contacts

- ☐ Download your state emergency service app before hazard season.
- ☐ Sign up to your council email alerts for local emergency updates.
- ☐ Note the ABC Emergency radio frequency for your region.
- ☐ Turn on location-based hazard alerts for your home address.
- ☐ Save your local State Emergency Service and fire service numbers in your phone.
- ☐ Share all emergency contacts and arrangements with your household.



### HELPFUL TIP

Emergency arrangements vary by state. Start at [nema.gov.au/prepare](https://nema.gov.au/prepare) to find local plans and warning levels for your region.

# Your seasonal resilience checklist

Print this to have on hand if you ever need it

Natural hazards don't arrive on a schedule, but your preparation can. This checklist maps the right actions to the right time of year, so you're never doing the wrong thing too late. Two actions per season, one season at a time.



## Summer

Dec - Feb

- ☐ **Clear your gutters and downpipes:** This prevents ember ignition during peak bushfire weeks, and heavy overflow during summer storms.
- ☐ **Maintain lawns and gardens:** Including trimming low-hanging branches to create a safer defensible space.



## Autumn

Mar-May

- ☐ **Prune overhanging trees:** Cut back dead or structurally weak branches before strong winter winds have a chance to drop them onto your roof.
- ☐ **Inspect the roof and seals:** Check for cracked tiles, loose sheeting, or damaged flashing to stop water leaks well before the winter rainy season sets in.



## Winter

Jun-Aug

- ☐ **Review your home's seals:** Check weather stripping around windows and doors to keep out moisture, wind-driven rain and drafts.
- ☐ **Inspect your roof cavity:** Pop your head up into your attic during or right after a winter downpour to spot any minor ceiling leaks or damp insulation before they cause structural damage.



## Spring

Sep-Nov

- ☐ **Prepare your bushfire defences:** Check water tank levels and ensure garden hoses are long enough to reach the entire perimeter of your home.
- ☐ **Update your emergency kit:** Replace expired food, change the batteries in your emergency radio and restock medical supplies ahead of the high-risk summer months.

# Preparation vs. recovery: the real cost

Let's be honest, going through emergency checklists and researching council disaster plans is tedious, especially when you're busy trying to buy a home. But taking a few minutes to do these preparedness tasks now is completely worth it.

## PREPARATION

**Set up alerts & contacts**  
Download your state emergency app and save State Emergency Service numbers in your phone.

15  
min

VS

## RECOVERY

**Avoidable cleanup**  
Missed early warnings means less time to secure your property, leaving you to pay for avoidable damage.

3+  
months

**Seasonal maintenance check**  
Gutters, roofs, window seals, and garden prep.

2  
hours

VS

**Preventable damage**  
Dealing with flooding, wind or fire damage that could have been avoided with basic maintenance.

6+  
months

**Inspect your property**  
Look for vulnerabilities, and plan for mitigation renovations.

45  
min

VS

**Repair or rebuild**  
Replacing floors or electrical systems, or even rebuilding from a total loss.

6+  
months

**Update your emergency kit**  
Pack a bag with water, non-perishable food, batteries and basic medical supplies.

30  
min

VS

**Left without essentials**  
Facing the aftermath of a natural hazard with no power, clean water, or communication for days.

Days to  
weeks

**Review strata history**  
For apartments, check body corporate minutes for recent water-ingress, structural issues, or flood history.

1  
hour

VS

**Paying for past defects**  
Inherited building issues force you to pay massive, unbudgeted levies because the body corp has to fund emergency structural repairs.

12+  
months

05.

Buyers

# Resources

---

# Where to go for more information

## RESOURCES

### National Resilience Action Library (NRAL)

A NEMA-maintained library of strategies and resources to help homeowners reduce the impact of bushfire, flood and storms.

**Visit**

[nema.gov.au/our-work/resilience/national-resilience-action-library](https://nema.gov.au/our-work/resilience/national-resilience-action-library)

### National Get Ready resources

A national preparedness framework providing tools and community support to help Australians prepare for, respond to and recover from disasters.

**Visit**

[nema.gov.au/prepare](https://nema.gov.au/prepare)

### Natural Hazards Awareness Modules

A NEMA toolkit series covering bushfire, flood and storm and cyclone resilience. Developed with state and territory partners and the insurance industry.

**Visit**

[nema.gov.au/our-work/resilience/hazards-insurance-partnership](https://nema.gov.au/our-work/resilience/hazards-insurance-partnership)

### RBC Rating and Bushfire App

Free app by the Resilient Building Council. Rates your home's bushfire resilience and provides an action plan to reduce insurance premiums.

**Visit**

[rating.rbcouncil.org](https://rating.rbcouncil.org)

### Insurance Council of Australia

Provides practical information on what to do during and after a disaster, helps you identify your insurer if paperwork is lost, and coordinates the industry's response to extreme weather events.

**Visit**

[insurancecouncil.com.au](https://insurancecouncil.com.au)

### Moneysmart

An Australian Government resource to help you prepare for and recover from disasters. Provides step-by-step lists on navigating insurance claims, avoiding underinsurance, and managing finances.

**Visit**

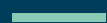
[moneysmart.gov.au](https://moneysmart.gov.au)



#### HELPFUL TIP

The NEMA Natural Hazard Awareness modules at [nema.gov.au](https://nema.gov.au) feature survival plans and checklists for floods, bushfires, storms and cyclones.

**Your home is more than an asset,  
it's your anchor. By investing in  
resilience now, you're taking  
control of an unpredictable future.**



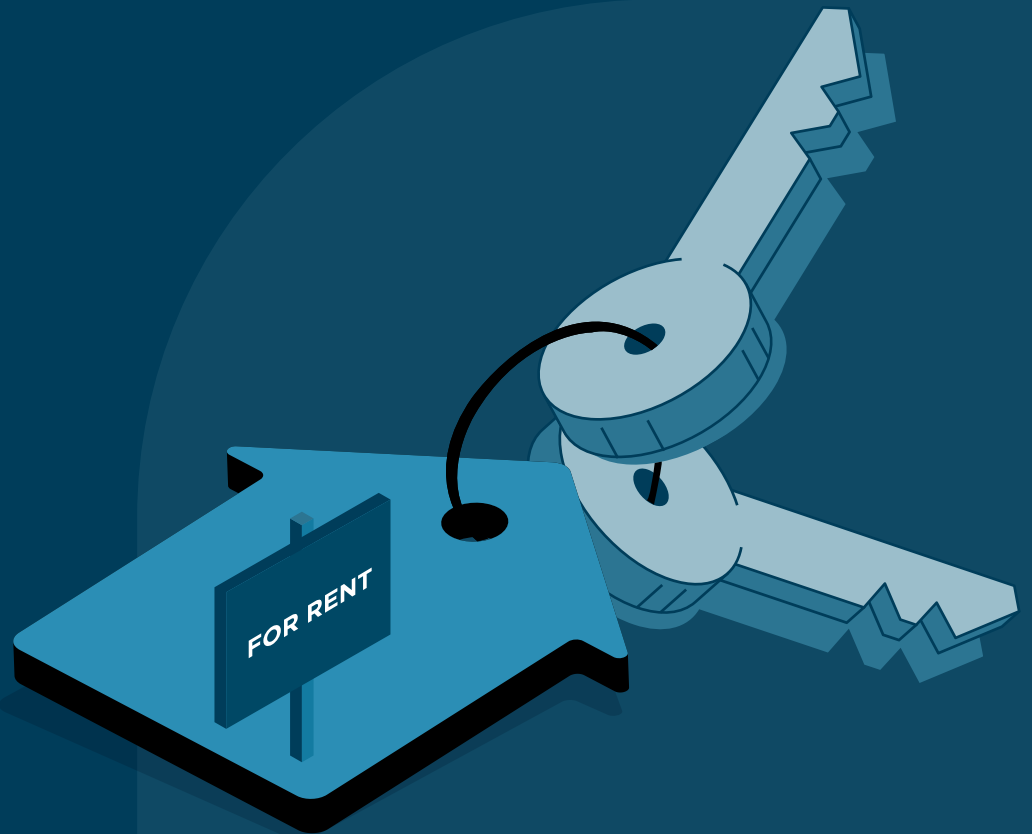
[www.nema.gov.au](http://www.nema.gov.au)



Natural hazards: A guide for buyers and renters

# For renters

---



# At a glance

---



## Take charge of your safety before you sign a lease

This guide helps you to evaluate a rental property's hazard exposure, understand your rights and responsibilities, and protect your belongings before an emergency hits.

**01**

### **Risk: Real-world impacts on you**

page 31

Understand how natural hazard risks directly impact you as a tenant. Learn how to protect your own belongings and budget from risk.

**02**

### **Insurance: Protect yourself, and your belongings**

page 35

A landlord's insurance doesn't include your belongings. Discover how contents insurance works and the key questions to ask insurers.

**03**

### **Mitigation: Who's responsible?**

page 37

Separate what you can control from what your landlord is required to maintain. Learn your rights to vital building safety upgrades.

**04**

### **Preparedness: Plan ahead**

page 39

Don't wait for a warning to plan your crisis response. Learn what to check before you move in, how to prepare your household and more.

**05**

### **Resources: Get more information**

page 42

Learn more about key areas important to renters, from contents insurance to your rights as a renter.



Renters

# Risk

---

## Protect yourself, and your belongings

Even though you don't own the property, you still face natural hazard risks such as floods, bushfires and storms. The level of exposure a property has to these natural hazards also increases the risk to your belongings, which aren't covered by the property owner's building insurance.

This means you could be personally financially responsible for replacing all damaged belongings, paying for emergency relocation, and navigating complex legal battles if the property becomes temporarily uninhabitable. That's why having your own contents insurance is an essential part of renting.

Before signing a new lease, it's crucial to investigate the property's exposure to natural hazards. This can be done by checking flood maps, confirming bushfire zones and assessing building quality. Understanding the property's risk may influence where you decide to rent. After all, you're directly affected should a disaster hit.

# Your home, your risk – even when you’re renting

Natural hazards don’t care who owns the title deed. While a disaster damages the landlord’s building, the immediate displacement, safety risks, and emotional toll fall entirely on the people living inside.



## HOW RISK TRANSLATES TO REAL-WORLD IMPACT ON YOU

Understanding a property’s risk from hazards isn’t just for home buyers. Knowing these risks before you sign a lease is essential, as it directly dictates your day-to-day reality and exposure to these four critical disruptions:

---

### Damage to your contents

Without contents insurance, your belongings are unprotected if flood or fire hits – you’ll need to replace everything out of pocket.

---

### Loss of power

At best, a power failure is a nuisance; at worst it can spoil food or require you to find temporary accommodation elsewhere – possibly at your expense.

---

### Community disruptions

Disasters can cause widespread chaos. Blocked roads and closed workplaces can mean immediate transit chaos or lost income.

---

### Emergency displacement

If a disaster forces you out of your home, finding immediate temporary housing while managing your lease creates massive financial and emotional strain.



## Landlord’s insurance ends at the walls

Your landlord’s building insurance only protects the physical structure and permanent fixtures. It won’t pay even a dollar to replace your furniture, clothes, electronics or anything else if they’re destroyed by fire, storm, or flood.

# Why this matters to you, not just landlords

“

I assumed my landlord would cover. I lost my laptop, TV, everything.”

**The reality:**

Your landlord only insures the building. Your belongings — furniture, electronics, clothing — aren’t covered. Contents insurance is your responsibility.

“

Contents insurance felt like a waste. Cost of living is already high.”

**The reality:**

A basic contents policy can cost as little as \$20 a month. Without it, replacing essentials after a flood or fire comes entirely out of your own pocket.

“

I didn’t think natural hazard risk was relevant to me as a renter.

**The reality:**

Natural hazards affect renters as much as owners. You may not control the property, but you can protect your belongings and ensure you have somewhere to go.

“

Get a contents insurance quote today. It costs less than most renters expect and covers what your landlord won’t.”



“

I thought insurance was the landlord's problem, not mine.



# Their insurance covers the building. Not you.

## LIAM | MURRAY BRIDGE, SA

When the Murray River broke its banks, Liam's rental property was inundated with half a meter of water. Because he was "just renting," Liam assumed recovery was entirely his landlord's problem. He quickly discovered the harsh reality: while the landlord's building insurance paid to strip out the waterlogged drywall and flooring, it didn't cover a single piece of Liam's ruined life.

From his laptop and couch to his clothes, everything went to the curb. Overnight, Liam faced thousands of dollars in replacement costs and the immediate financial pressure of finding emergency accommodation while the property was rebuilt.

### THE UNINSURED DAMAGE

**\$5,000**

laptop and devices

**\$5,000**

furniture

**\$2,000**

emergency accommodation

**\$2,000**

lost income

## Protect yourself as a tenant

**Get contents insurance:** It's an affordable way to cover your belongings.

**Build a digital inventory:** Film a walk-through of your home and belongings, uploading it to the cloud with receipts.

**Document everything:** Keep a written record of all hazard-related mitigation or preparation requests you make from your landlord.



Renters

# Insurance

---

## Protecting what's yours

Your landlord's insurance covers the physical building you live in, but it won't protect your belongings. If a natural hazard damages your rental, replacing your furniture, tech, clothing and other valuables falls entirely on you. That's where renters contents insurance comes in.

It isn't just about replacing your belongings, either. Good renters insurance can also help cover moving and temporary rent costs if a hazard forces you out. Use this section to know exactly what questions to ask an insurer before you sign.

# Insurance questions to ask when you're renting

The time to get contents insurance is straight away, because insurers apply a strict 48 to 72-hour waiting period before new storm, flood, or fire cover becomes active. So if you try to buy a policy only when a severe hazard is forecast, it will be too late – you won't be covered.

## COMMON INSURANCE QUESTIONS

### Does landlord's insurance cover my things?

No. Landlord insurance covers the building only. Your belongings are not included. You need your own contents policy. Get a contents quote, based on the value of your belongings.

### How much does contents insurance cost?

A basic policy starts from around \$20 a month. Cost varies by location and cover level. Compare at least two policies to find what works for you.

### Can I stay in my rental post-disaster?

If your home is uninhabitable, your obligation to pay rent stops, or is heavily reduced. However, your landlord isn't legally obligated to find or pay for your temporary accommodation. Know your rights when damage happens.

## THINGS TO ASK YOUR INSURER BEFORE YOU SIGN

### Does my policy have Temporary Relocation Cover?

If you can't stay in your home because of damage, it's only insurance that includes this type of cover that will pay your temporary housing costs – not your landlord. Compare policies, and choose the one with the cover you need.

### Does my policy cover flood damage?

This isn't automatic. River flooding, flash flooding and storm surge may be treated differently. Read your policy details carefully.

### Will making a claim raise my premium?

It can. Insurers may raise premiums after a claim in high-risk areas. Weigh the repair cost against your excess first. Talk to your insurer and get the details.



Renters

# Mitigation

---

## Shared responsibility for long-term protection

Protecting a rental property from natural hazards relies on a proactive partnership with your landlord. While major structural upgrades are the owner's responsibility, you can collaborate on low-cost mitigation strategies that protect both your belongings and their investment.

By understanding local tenancy laws, you can establish clear maintenance boundaries, such as ensuring gutters are routinely cleared or confirming who installs temporary storm fixtures. Clear communication removes the guesswork, turning your lease into a shared resilience plan.

Why bother? Mitigating risk can help you protect your personal finances, safeguard your health, and prevent the loss of irreplaceable personal belongings.

Landlords are rarely required to cover a tenant's damaged property or provide emergency relocation, so you should take proactive steps to ensure your own resilience.

# Who's responsible?

## Your rights vs. landlord duties

### WHAT YOU CAN CONTROL

#### Know your rights as a renter

Each state has a Residential Tenancies Act setting out what landlords must provide. Knowing your rights means you can act on them when you need to.

#### Get clear on maintenance duties

Who clears gutters, mows lawns, prunes trees, or fixes broken window seals? What happens in practice in your rental can differ from the rules, so clarify who does these essential tasks.

#### Store important documents safely

Keep copies of your lease, ID, insurance policy and emergency contacts in a waterproof container or secure cloud storage away from flood risk.

### WHAT THE LANDLORD IS RESPONSIBLE FOR

#### Maintaining the property in a reasonable state

Landlords must keep the property structurally sound and safe. This includes gutters, drainage and hazard risks identified during your tenancy.

#### Ensuring smoke alarms are installed and working

Landlords are required by law to install and maintain working smoke alarms in all rental properties. Report any faulty alarms to your property manager in writing.

#### Disclosure of known natural hazard history

In most states, landlords must disclose known material facts. Ask about past flood or fire damage and get any response in writing before you sign.



#### Know your state tenancy laws

Tenancy laws differ by state. Your state fair trading or consumer affairs website is the authoritative source for your rights and landlord duties.



Renters

# Preparedness

---

## Being ready before a hazard hits

Preparedness is about putting effective plans in place so you can act with absolute confidence when a severe weather event threatens your home. It means taking control of your personal safety, knowing exactly how you'll protect your household, and securing your path to a fast recovery.

By mapping out clear evacuation steps, building a portable emergency kit, and understanding your rights as a tenant during a crisis, you remove the chaos from critical moments. If a hazard ever breaches your front door, you've already taken care of what matters most.

# Managing natural hazard risks for your rental

Print this to have on hand if you ever need it

## Before you move in

- ☐ Search your state flood map for the property address.
- ☐ Check if the suburb has experienced flooding in the past 10 years.
- ☐ Check whether any hazard history is disclosed in the lease.
- ☐ Look up the bushfire zone or Bushfire Attack Level rating for the area.
- ☐ Search your state or territory natural hazard portal online.
- ☐ Request any known hazard disclosures from the landlord in writing.

## Once you're living there

- ☐ Sign up for your state or territory emergency alert service.
- ☐ Identify your nearest evacuation route and an agreed meeting point.
- ☐ Clear gutters and maintain drainage annually, depending on responsibilities outlined in your tenancy agreement.
- ☐ Build an emergency kit with water, food, documents and medications.
- ☐ Clear dry leaves and debris from around the home, mow the lawn and ask the landlord to remove branches overhanging your home.
- ☐ Report any maintenance issues that could increase hazard risk in writing.

## Reduce your risk with seasonal preparation

Year-round there are things you can do at your home to reduce your risk from natural hazards. Like removing overhanging tree limbs, maintaining your lawn or checking your emergency kit. See the seasonal checklist on **page 24**.

# Renting in an apartment building: what's different?

Renting in a multi-level building introduces unique rules managed by a body corporate – the legal entity that operates and maintains a complex's common property. Make sure you know what you're responsible for, and what they should have sorted.

## BODY CORPORATE RESPONSIBILITY

### Building level insurance

The body corporate manages a master policy covering the building structure, shared driveways, and foyers. Your rent helps cover this, but it only fixes the building – never your home contents.

### Emergency planning

Multi-level complexes must legally have documented evacuation pathways, clear stairwell signage, and assembly points. The body corporate must keep these routes clear and compliant.

### Community disaster preparedness

In larger complexes, the body corporate coordinates structural readiness, such as maintaining backup power generators, testing central alarm systems, and clearing communal storm drains or gutters.

## QUESTIONS FOR THE BODY CORP HEAD

### Does the strata policy cover flood?

A building's strata policies vary. Ask your property manager to confirm if the complex is insured against flash flooding or storm surges, especially if you are on the ground floor or use basement parking.

### Is there an emergency plan?

Request a copy of the building's official evacuation map and disaster protocol. Know where the assembly point is and who the designated floor wardens are before an alarm sounds.

### Where is the property facts disclosure?

Ask if the body corporate has recently flagged any structural, water-ingress, or building safety issues in their meeting minutes. These records can reveal if the block has hidden vulnerabilities during extreme weather.

05.

Renters

# Resources

---

# Where to go for more information

## RESOURCES

### National Get Ready resources

A national preparedness framework providing tools and community support to help Australians prepare for, respond to and recover from disasters.

#### Visit

[nema.gov.au/prepare](https://nema.gov.au/prepare)

### Natural Hazards Awareness Modules

NEMA toolkit series covering bushfire, flood and storm and cyclone resilience. Developed with state and territory partners and the insurance industry.

#### Visit

[nema.gov.au/our-work/resilience/hazards-insurance-partnership](https://nema.gov.au/our-work/resilience/hazards-insurance-partnership)

### Your state tenancy authority

Each state and territory has a tenancy authority that can advise on your rights as a renter, including landlord obligations around property maintenance and hazard disclosure.

#### Visit

Search your state name plus 'tenancy authority' or 'renter rights'

### Insurance Council of Australia (ICA)

Publishes plain-language guides on contents insurance for renters and runs a disaster hotline after major events to help you understand your policy or resolve a dispute.

#### Visit

[insurancecouncil.com.au](https://insurancecouncil.com.au)

### AusAlert

Australia's new national emergency warning system launching October 2026. Sends real-time alerts to compatible mobile devices in an affected area.

#### Visit

[ausalert.gov.au](https://ausalert.gov.au)



#### HELPFUL TIP

Your State Emergency Service, fire service or emergency management agency publishes hazard-specific guides for your region. Your local council can provide flood maps, risk information and community preparedness plans.

**Your home is more than a rental property, it's where your life happens. By preparing for the unexpected now, you're protecting your belongings, your routine, and your peace of mind.**

---

[www.nema.gov.au](http://www.nema.gov.au)