

emergency **REDiPlan**



Four steps to prepare your household

Step 2: Make a plan

A *Household emergency plan* lets everyone in your household know what to do in an emergency.

Being prepared in advance can make emergencies less stressful and save precious time. Should you or your household be affected by an emergency, a *Household emergency plan* helps you to be more resilient and can reduce disruption.

How to make a plan

You can download a *Household emergency plan* template at www.redcross.org.au or record your plan on a computer or paper. When it is completed keep it in a safe place, and make a copy to keep at work or with a friend.

Sit down with everyone in your household, including children. This helps everyone understand what needs to be done (see *Talking to children* fact sheet at www.redcross.org.au).

Talk about potential hazards in your area (see *Be informed* fact sheet), and what you would do if they occurred.

You should plan to protect:

- yourself, your household members and your pets and animals
- things that are important to you
- your financial situation.

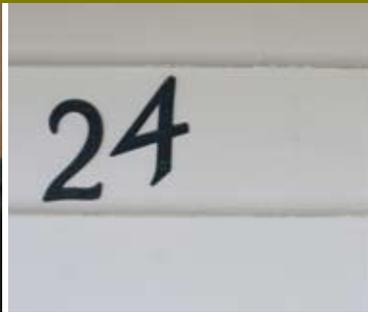
Think about what you would do if an emergency caused you to:

- evacuate your home quickly
- stay in your home while an emergency passed and services were restored
- suffer short- or long-term injury or ill health
- find somewhere else to live if your home was rendered uninhabitable
- lose essential, sentimental and valuable possessions
- not be able to work and earn an income
- disrupt your daily routines, e.g. going to work, shopping, school, sports.

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And while no-one likes to talk about it, emergencies can cause loss of life. What would you do if a close family member lost their life as the result of an emergency?

For further information on preparing for an emergency, visit the Emergency Management Australia website (www.ema.gov.au) and download the booklet, *Preparing for the unexpected*.

Planning to leave your house

Home evacuation

If you have to leave your house quickly, for example if there is a house fire or a flash flood, you should plan and practise two evacuation routes. Draw a plan of your house and mark at least two escape routes, in case one is blocked. Mark where your *Emergency kit*, your fire extinguisher and fire blankets are located (see *Get an emergency kit* fact sheet at www.redcross.org.au) and where you will meet outside the house.

Tip: Remember to leave keys in deadlocks and window locks when you're at home for easy evacuation, and never deadlock yourself inside the house.

House fires are emergencies that many people will face. As there are many causes of house fire, it is important to talk to your local fire service for further advice on planning evacuation routes and reducing your risk of house fire. To find out which fire service covers your area, check your White Pages.

Other threats – e.g. flood or bushfire – might also cause you to leave your home. Seek advice from your local fire service on making a bushfire safety plan, and advice from your SES on how to stay flood-safe.

Important contacts

Often emergencies occur during the day when household members are at work or school. If access to home is cut off, or telecommunications affected, you may become separated from each other. This can be very stressful. Decide what to do if household members are separated by an emergency, and pick a place to meet outside your neighbourhood in case you cannot return home.

Establish an out-of-town contact for members of your household to phone if you are separated and record their number in your plan. Choose someone your children know well and whose number they can readily remember. See www.redcross.org.au for information on out-of-town contacts (*Safe and well* fact sheet), and download an *Emergency contact card* to record your important numbers.

Remember to write down local radio frequencies on your contact cards.

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If you can't return home

Think about what you would do if you couldn't return home for a short period (e.g. overnight) or if your house was uninhabitable for a period of time. Talk to family and friends about whether, in case of an emergency, you and your household would be able to stay with them until you work out what to do next.

Planning to stay at home

In some emergencies you might be advised to stay at home. An emergency may cause you to lose power, water, sewerage or gas. You will need to plan to provide food, water, warmth and light for a period of time. See *Get an emergency kit* fact sheet for more advice on what you should have available.

Power, gas and water

Find out where the meters and shut-off valves are for your electricity, water and gas. Mark them on your plan so you know how to turn these off in an emergency. Think about who in your household would be able to turn them off in an emergency and show them how to do it.

If you rely on community support services to live in your home, you should talk to your case manager about what would happen if an emergency occurred in your area.

Protecting what is important to you

Valuables

Keep copies of important documents in your *Emergency kit* – passports, wills, marriage and birth certificates, insurance papers, prescriptions, land titles and mortgage papers, child immunisation books, and medical histories. You can also scan them onto a CD or memory stick. Make sure they are stored in a waterproof container. See *Get an emergency kit* fact sheet for more information.

Pets

Don't forget your pets and animals when making your *Household emergency plan*. Consider what you can do before, and what you would do during an emergency.

- make sure your pets are micro-chipped and have collars and tags
- include some pet food in your *Emergency kit*
- have a strong, secure pet carrier handy in case you need to leave your home
- make sure you allow for water for your pets.

Pets may not be allowed into emergency shelters – consider how you would find alternative accommodation for them.

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Protecting yourself financially

Emergencies can cause obvious financial burden if you have to replace lost property, or if your workplace is damaged. However, sometimes there are the not-so-obvious effects, such as the need to take time off work to clean up damaged property, or sick leave. There are a number of simple steps that you can take to reduce this burden.

Also, while there might be financial assistance available from governments and other agencies after an emergency, this assistance is usually small and targeted at immediate needs. It won't be enough to replace your home or valuables, so you will need to plan to cover financial losses caused by an emergency.

A financial plan

On a day-to-day basis, it makes good sense to have a personal or household financial plan. This type of plan will help you understand where your money goes, and which items in your budget are essentials as opposed to luxuries should there be financial stress. The Australian Government has an excellent website www.understandingmoney.gov.au to assist with information on a whole range of financial matters including preparing a household budget.

Insurance

Insurance is an important step in protecting your property. Many people are not adequately insured as they are often covered only against theft, not damage. Make sure your household insurance policy covers you for all the hazards you have identified. In some cases insurance policies do not cover flooding or acts of terrorism. You should review your insurance on an annual basis to make sure that your cover keeps up with rising costs.

The Insurance Council of Australia has a guide to help choose household insurance – see www.ica.com.au

Consider how an emergency could affect your ability to earn an income. It may affect your workplace, or you may need to take time off work (particularly if you are a casual employee).

Seek the advice of a financial planner on how best to protect yourself. Think about life insurance or income protection insurance to protect your family if the main income earner in the household is affected by an emergency. Record all insurance details in your *Household emergency plan*.

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Wills

Again it is not something that people like to talk about, but having a will is a sensible action that lets your family know exactly what should take place should the unforeseen happen. You should talk to your solicitor about making a will.

Preparing your house – annual check-up

Each of these tasks should be done once a year to ensure your house is always prepared. You can stagger them, or do them all at once.

- check your *Household emergency plan* is up-to-date and the phone numbers are still valid
- practise your evacuation – you can even do this twice a year
- check your insurance policy and make sure your cover is adequate
- replace your smoke alarm batteries on an annual basis and test your alarm weekly
- check your fire extinguisher
- have heating appliances serviced by qualified technicians
- clean gutters and drains, and cut back tree branches hanging over rooves
- check that your house numbers are clearly visible from the street
- check the contents of your *Emergency kit* and replace perishable items and batteries as needed
- if you live in a bushfire- or cyclone-prone area, talk to your local fire or emergency services about how to prepare your home before the season starts.

Checklist

- has everyone in the household developed the plan together?
- have you developed evacuation routes?
- do members of your family know where you will meet outside the house?
- have you included your out-of-town contacts?
- do you know who you will stay with if you can't return home?
- have you included your important phone numbers?
- do you know where your gas, power and water meters and shut-off valves are?
- have you checked your insurance cover?
- have you developed a household financial plan?
- have you thought about what things are important to you?
- have you got a list of tasks for your annual check-up?

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The four steps to prepare your household are:

- be informed
- make a plan
- get an *Emergency kit*
- know your neighbours

Your next step is to get an *Emergency kit*. Download a fact sheet from www.redcross.org.au for more information.

The Red Cross Emergency REDiPlan project provides people with general information to help them prepare for an emergency.

This information sheet is designed to assist people prepare for emergencies but necessarily contains only information of a general nature that may not be appropriate in all situations.

Before taking any action you should independently consider whether that action is appropriate in the light of your own circumstances.

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