

11th March 2025

To our Valued Clients

### **RE: SEVERE WEATHER UPDATE - (EX) CYCLONE ALFRED**

Cyclone Alfred has now passed, and while some severe weather has persisted, conditions are gradually improving. Lingering effects of the system such as strong winds, heavy rainfall, and localised flooding may still pose risks, therefore we urge all residents to remain cautious, stay informed through official weather updates, and take necessary precautions.

The State Governments are ramping up their efforts to support communities and assist in recovery across the affected regions of Northern New South Wales and South East Queensland. As floodwaters recede and emergency services continue to assess the damage, key steps are being taken to ensure a swift and coordinated response to this natural disaster.

As your Strata Managers, we are here to assist you during this post-cyclone recovery period. Our team is available to coordinate repairs for any damaged property and facilitate the lodgement of insurance claims to ensure they are processed as efficiently as possible. To help answer any questions you may have, we have compiled key information to guide you through this recovery process. If you need further assistance, please don't hesitate to reach out—we're here to help.

### Contact Us

Please contact TCM Strata to report any resultant damage to your strata property.

Tweed Heads Office Phone: (02) 6678 2400 Email: <u>reception@tcmstrata.com</u> Cairns Office\* Phone: (07) 4031 7877 Email: info@tcmstrata.com

Our Cairns team is providing added support to our Tweed Heads team during this time. Our dedicated staff are on hand and ready to assist with repairs, claims, and general enquiries. For further information sheets or to access our online forms and services, visit our website: <u>www.tcmstrata.com</u>.

### Stay Informed

It's essential to monitor ongoing weather conditions and alerts specific to your area. The Bureau of Meteorology provides official forecasts, warnings, and alerts for cyclone activity, heavy rainfall, and wind conditions. Stay updated by checking their website: <u>www.bom.gov.au</u>.

New South Wales residents can also refer to the NSW SES website for updates: https://www.ses.nsw.gov.au/.

For power outage updates, contact Essential Energy on 132 080.

For updates on conditions in your local area (flooding, road closures, warnings, school closures, emergency contacts), you can visit your local council disaster dashboard. Find your local Council here: <u>https://www.olg.nsw.gov.au/public/find-my-council/</u>.

**Queensland** residents can refer to the Disaster Management Queensland website for general updates: <u>https://www.disaster.qld.gov.au/tropical-cyclone-alfred</u>.

For power outage updates contact Energex on 131 962.

For updates on conditions in your local area, you can visit your local council disaster dashboard for updates. Find your local Council's page here: <u>https://www.getready.qld.gov.au/find-your-local-council</u>.

W tcmstrata.com | E info@tcmstrata.com | T (07)4031 7877 PO BOX 5332, Cairns, Queensland 4870 | ABN 85 622 244 188

Liability limited by a scheme approved under the Professional Standards Legislation

## TCM • STRATA EST. 1992

### Property Damage

We understand that many residents are eager to begin the cleanup and repair process. However, before returning to disaster-affected areas, it is crucial to ensure that hazards have been cleared, and essential services are available. Your safety comes first, so please check your council dashboard for official updates and safety warnings. Only return to your property when authorities confirm it is safe to do so.

The following links provide clear guidelines for strata lot owners as to 'who's responsible' for repairs and maintenance in a strata scheme. Please take the time to review this information to determine if you, as the lot owner will be responsible for repairs to any damage or if repairs will fall under strata expenditure:

### New South Wales:

https://www.nsw.gov.au/housing-and-construction/strata/living/repairs-and-maintenance

### Queensland:

https://www.qld.gov.au/law/housing-and-neighbours/body-corporate/maintenance/responsibilities

We have prepared the following information for our valued clients as a guide to the repair process. You can also refer to our **Severe Weather – Triage Action Checklist** on our website for a detailed overview on how repairs will be triaged and actioned during this time: <u>https://tcmstrata.com/faq/publications/</u>

### My strata property was damaged by destructive wind gusts

- Wait for the wind and rain to ease before attempting cleanup. Be cautious of fallen trees, power lines, and structural damage. Never touch downed power lines or handle electrical appliances in wet areas.
- Contact your Strata Manager via phone where there is severe damage. Then, send an email with a detailed
  description of the damage, photos, and any actions taken so far to mitigate damage or 'make safe' repairs
  carried out. Your Strata Manager will provide guidance and help you determine what trade will be required
  to repair or rebuild the damaged area. They can also assist with the lodgement of an insurance claim under
  the strata building policy if necessary (see below information on claims).

### We have sustained major roof damage to our strata complex

- If your roof was damaged by fallen trees or has sustained structural damage from wind gusts, you should consider evacuating (if you have not done so already) and staying with friends or family in the interim. Repairs or replacements of this nature may take considerable time to complete, especially after a disaster.
- Contact your Strata Manager via phone where there is severe damage. Then, send an email including a detailed description of the damage, photos, and any actions taken so far to mitigate damage or 'make safe' repairs carried out. Your Strata Manager will help you determine what Trade will be required to repair or rebuild the damaged area (Roofer or Roof Plumber). They can also assist with the lodgement of an insurance claim under the strata building policy if necessary (see below information on claims). *Note: Plumbers or Roofers may not be able to get onto the roof to assess damage and start repairs until the rain has subsided and it is safe to do so. The SES may be able to assist with tarping (to buildings under 2 stories) to prevent further damage occurring to the interior of the building. You can contact the SES on 132 500.*

### The ceiling in my unit is leaking

- Unfortunately, many properties are facing water ingress and even inundation as a result of Cyclone Alfred. The priority is safety; if there is water leaking through a light fitting or near an electrical source, contact a licenced Electrician and ask them to disconnect the power source to make safe.
- Contain the leak as best as you can if you see water stains or bubbles appearing on your ceiling/s, drain the water into a bucket or container to prevent your ceiling from sagging and potentially collapsing. Cover the floor area with a tarp or plastic sheeting to ensure your home and belongings are not damaged by water.

# The SES may be able to assist with tarping; you can contact them on 132 500 for assistance. *Note - if the ceiling is already sagging, you should evacuate the area <u>immediately</u> - plasterboard deteriorates quickly and can collapse.*

• Contact your Strata Manager via phone for more urgent matters. Ensure you follow the call with an email including a detailed description of the damage, photos, and any actions taken so far to mitigate damage or 'make safe' repairs carried out. Your Strata Manager will provide guidance and determine repair responsibilities. If the water ingress is due to a roof leak, they can assist you with engaging a plumber (if you have not engaged one already) repairs, or the lodgement of an insurance claim if necessary. *Note: The leak must be repaired before a water damage claim can progress. At the time of repair, the tradesperson should be checking the wall and floor cavities for mud, debris, and floodwater. If items are not completely dry, mould or mildew may develop, which can cause major health issues. Dehumidification machines or even air conditioning can assist with removing humidity and moisture in the air, aiding with drying.* 

### The basement carpark of our strata complex has flooded

TCM · STRAT

- Where essential electrical services (e.g. the main switchboard) are located in flood affected basements, it
  is crucial to seek professional advice from a qualified and licensed electrical contractor to ensure safety.
  Following the weather event, electrical services should be inspected prior to reconnection. Once it is safe
  to do so, a plumber can attend to drain the water with a pump (if required).
- Contact your Strata Manager via phone for more urgent matters. Ensure you follow the call with an email including a detailed description of the damage, photos, and any actions taken so far to mitigate damage. Your Strata Manager will provide guidance and liaise tradespeople to ensure it's repaired safely.

#### Our pool is contaminated by flood water and filled with debris

- After a flood disaster, pools will likely be contaminated with floodwater. They can contain harmful germs and may also become breeding sites for disease-carrying mosquitoes. Your swimming pool may have to be emptied, cleaned and treated with chemicals before it can be used again.
- Email your Strata Manager, who can contact your pool technician to arrange the required works. A pool technician is qualified to advise how to pump out the pool water without causing damage to the structure. They can assist with cleaning, refill your pool, and re-establish water quality so your pool is safe to use.

### Our fence has been damaged in the cyclone

- If your pool fencing has sustained damage, this must be fixed as soon as possible. Contact your Strata Manager to report the damage; they can coordinate repairs and secure the area in the interim.
- For all other fencing concerns, these will be assessed and actioned based on the extent of the damage and urgency. Please note that after a Cyclone or natural disaster, trades become incredibly busy, including fencers. Repairs or replacements can take considerable time, however, please report any damage to your Strata Manager so they can check what trades are available and assist with repairs.

### There are fallen trees around our strata property

- The SES may be able to chainsaw fallen trees if they are endangering people or property. For general green waste, smaller branches and debris, please check with your local council. *Note: Tweed Shire Council are offering free residential kerbside collection for yard and tree debris and legitimate cyclone waste, such as damaged furniture or items. The residential cleanup will begin early next week.*
- Otherwise, please email your Strata Manager with photos and a description of the fallen trees, branches or debris, their location (e.g. in a courtyard, on common property, whether they are obstructing access to the property), so they can assist with the removal.

## TCM • STRATA EST. 1992

### Insurance Claims

Varying degrees of damage have been reported across strata properties from Southeast Queensland to Northern New South Wales. If you have sustained damage to your property that may warrant an insurance claim, please notify us as soon as possible – via phone initially, if the matter is urgent or you have sustained severe damage. Please ensure you send an email, as it's important that we have a written record of events. To streamline the recovery process and assist with insurance claims, please ensure you have the following key details ready:

- Building Name/Strata Plan (SP) number
- Address of property
- Your lot number, or a list of impacted units (if applicable)
- Your full name and contact details
- Date of loss (the date the damage occurred)
- Description of damage (including affected structures, common areas, or facilities)
- Photographs and/or video (very important see note below)
- Any other relevant information, including invoices/reports from trades who have already attended.

# Note: We strongly encourage owners and committees to document everything with <u>before and after</u> <u>photos, or video</u> as these will be critical for processing claims.

When you have assembled the relevant information, you can either:

Lodge an insurance claim form on our website: www.tcmstrata.com/online-services/insurance-claims/ **or e**mail the above information to your Strata Manager – they can assist you with lodgement.

Note: You will need the insurance policy number if you lodge an insurance claim request via our website. You can access a copy of your current strata insurance policy on the Owners Portal. This will note the policy number and broker's contact information.

Log in to your Owners Portal here: https://tcmstrata.com/online-services/owner-portal/

### **Government Assistance & Aid**

When a Natural Disaster Declaration has been made, individuals can access support via the relevant authorities. This support can include grants for low income, uninsured households (to replace essential items and conduct structural repairs), immediate financial assistance (including small cash payments and direct material aid to cover food, clothing, personal items and emergency accommodation), assistance with clean-up, removal of damaged household content or other debris for elderly residents, and assistance with clean-up and removal of green waste, debris or asbestos from residential properties where there are threats to public health and safety. Please refer to the links and resources listed below for further information on the grants and support services available.

**New South Wales:** Disaster assistance has been announced and made available to affected residents in the following regions: Ballina, Bellingen, Byron, Clarence Valley, Coffs Harbour, Dungog, Kempsey, Kyogle, Lismore, Lord Howe Is. Mid-Coast, Nambucca Valley, Port Macquarie-Hastings, Richmond Valley, and Tweed Local Government Areas.

Visit the NSW Government website to see what regions are eligible for assistance: <u>https://www.nsw.gov.au/emergency/recovery-map</u>

There may be financial assistance available if you have been affected by Tropical Cyclone Alfred. Visit this link to view eligibility: <u>https://www.servicesaustralia.gov.au/natural-disaster-support?context=60042</u>

The NSW Mental Health Line is available to residents of New South Wales. Please don't hesitate to call them on 1800 011 511 if you are experiencing emotional distress.

# TCM • STRATA EST. 1992

**Queensland:** Assistance is available for affected residents in locations including the Gold Coast City, Logan City, and Redland City Local Government Areas. Visit this link to view eligibility:

https://www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/eligibility-apply/tc-alfredmarch-2025

Local Community Recovery Hubs and Support Services have been established in affected areas. To find your local hub, visit:

www.qld.gov.au/community/disasters-emergencies/disasters/money-finance/eligibility-apply/nq-monsoontrough-january-2025.

There may be financial assistance available if you have been affected by Tropical Cyclone Alfred. Visit this link to view eligibility and apply:

https://www.servicesaustralia.gov.au/natural-disaster-support?context=60042

The Community Recovery Hotline is available to residents of Queensland. Please don't hesitate to call them on 1800 173 349 if you are experiencing emotional distress.

If you would like further information on the resources and services available to those affected by Cyclone Alfred, please don't hesitate to contact us, or visit www.tcmstrata.com/faq/publications/ for additional fact sheets.

Thank you for your patience and understanding as we work to assist you through this challenging time. We appreciate your cooperation and will continue to provide support to ensure a smooth recovery process. If you have any questions or need further assistance, please don't hesitate to reach out.

Warm Regards

The TCM Strata Team