

DISASTER PREPAREDNESS GUIDE



Department of
ELDER AFFAIRS
STATE OF FLORIDA



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Governor Ron DeSantis

Each year, Hurricane Season begins on June 1, and while my administration is actively working to make sure Florida is prepared and recovering from recent storms, I also want to make sure all Floridians have the tools they need to prepare for severe weather. Over the past three years, our state has experienced the landfall of four hurricanes, demonstrating how incredibly important it is to be prepared during Hurricane Season.

Floridians must take hurricane preparation seriously, and this includes having a plan of action. You should have an emergency plan, prepare a disaster kit and know where to go if evacuation is necessary. Make sure you have non-perishable food, bottled water, medication and other essential supplies for at least three days. Know your evacuation route and have all your important documents together. Follow the direction of local officials and be prepared to

leave immediately if an evacuation is ordered in your area. You should also make sure you can get the latest information during a power outage by having a battery-operated radio tuned into local news stations.

While you prepare everything you need for Hurricane Season, I can also assure you that the state is hard at work making sure Florida completely recovers from recent storms. Last year, Hurricane Michael was a catastrophic storm that devastated the Panhandle and areas throughout the state. I have directed the Division of Emergency Management to expedite funding for local communities and I will keep looking at every option available and every program at my disposal to make sure Northwest Florida rebuilds as quickly as possible.

I have also worked closely with President Trump to secure historic federal support, including 100-percent federal funding for the first 45 days for certain recovery efforts and

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Always Be Prepared

Secretary Richard Prudom
Florida Department of Elder Affairs

In Florida, the Department of Elder Affairs (DOEA) works to ensure that residents are prepared for hurricane season each year. Last year, our state faced the devastating effects of Hurricane Michael, from which we are still recovering and rebuilding as we enter the 2019 hurricane season. As we have the highest population percentage of older adults in the nation, it is a priority to ensure seniors have the proper resources in place to prepare for disasters and the support to recover following an emergency event.

In August 2018, the Department of Elder Affairs initiated a Disaster Recovery Reserve, in consultation with the U.S. Administration for Community Living (ACL), which obligates Florida's 11 Area Agencies on Aging (AAAs) to designate a predetermined amount of Older Americans Act funds for serving elders affected by a President-declared disaster.

Just two months later, Hurricane Michael hit the Florida Panhandle as a

category five hurricane. The Disaster Recovery Reserve innovation allowed the Department to transfer designated funds to the AAA that housed the affected counties and clients, which enabled the AAA to provide services after the storm. Services included delivery of food and supplies, transportation, debris removal, case management, case aid used for call-downs to verify client safety and needs, fuel purchases for generators, and the distribution of thousands of meals and bottles of water. This is an innovation within the Older Americans Act that the Department will continue to use, and we are proud that it has shown successful results.

Even though the Department continues to plan for disaster recovery, individuals should still make efforts to plan for hurricane season and other emergency events. Follow any evacuation orders issued. It may be difficult to leave your home, belongings, and your friends, but it is important to pay attention to the warnings of emergency officials. Those with special needs may be eligible for

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BE PREPARED!

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KEY FACTS ABOUT HURRICANE READINESS

If you are under a hurricane watch or warning, here are some basic steps to take to prepare for the storm:

- Learn about your community's emergency plans, warning signals, evacuation routes, and locations of emergency shelters.
- Identify potential home hazards and know how to secure or protect them before the hurricane strikes. Be prepared to turn off electrical power when there is standing water, fallen power lines, or before you evacuate. Turn off gas and water before you evacuate.
- Buy a fire extinguisher, and make sure your family knows where it is and how to use it.
- Locate and secure your important papers, such as insurance policies, wills, licenses, stocks, etc.
- Post emergency phone numbers at every phone.
- Inform local authorities about any special needs, i.e., elderly or bedridden people, or anyone with a disability.
- Make plans to ensure your pets' safety at floridadisaster.org/planprepare/pet-plan/.

Emergency Supplies You Will Need

Stock your home with supplies that may be needed during the emergency period, including:

- Clean containers for water, enough for a 3-5 day supply of water (five gallons for each person).
- A 3-5 day supply of non-perishable food.
- A first aid kit.
- A battery-powered radio, flashlights, and extra batteries.
- Sleeping bags or extra blankets.
- Prescription medicines and special medical supplies.
- Baby food, prepared formula, diapers, and other baby supplies.

- Disposable cleaning cloths, such as baby wipes, for the whole family to use in case bathing facilities are not available.
- Personal hygiene supplies, such as soap, toothpaste, sanitary napkins, etc.
- An emergency kit for your car with food, flares, booster cables, maps, tools, a first aid kit, fire extinguisher, sleeping bags, etc.

You can find more information on planning for an emergency at ready.gov.

Preparing to Evacuate

Expect the need to evacuate and prepare for it. The National Weather Service will issue a hurricane watch when there is a threat to coastal areas of hurricane conditions within 24-36 hours.

When a hurricane watch is issued, you should:

- Fill your automobile's gas tank or make arrangements with friends or family for transportation.
- Fill your clean water containers.
- Review your emergency plans and supplies, checking to see if any items are missing.
- Tune into the radio or television for weather updates. Listen for disaster sirens and warning signals.
- Secure any items outside which may damage property in a storm, such as bicycles, grills, propane tanks, etc.
- Cover windows and doors with plywood or boards.
- Place vehicles under cover, if at all possible.
- Fill sinks and bathtubs with water as an extra supply.
- Adjust the thermostat on refrigerators and freezers to the coolest possible temperature.

If You Are Ordered to Evacuate

Never ignore an evacuation order. Authorities will be most likely to direct you to leave if you are in a low-lying

area or within the greatest potential path of the storm. Be aware that most shelters and some hotels do not accept pets. If a hurricane warning is issued for your area or you are directed by authorities to evacuate the area:

- Take only essential items with you.
- If you have time, turn off the gas, electricity, and water.
- Disconnect appliances to reduce the likelihood of electrical shock when power is restored.
- Make sure your automobile's emergency kit is ready.
- Follow the designated evacuation routes.

If You Are Ordered NOT to Evacuate

The great majority of injuries during a hurricane are cuts caused by flying glass or other debris. Other injuries include puncture wounds resulting from exposed nails, metal, or glass, and bone fractures. To get through the storm in the safest possible manner:

- Monitor the radio or television for weather conditions.
- Stay indoors until the authorities declare the storm is over.
- Do not go outside, even if the weather appears to have calmed – the calm "eye" of the storm can pass quickly, leaving you outside when strong winds resume.
- Stay away from all windows and exterior doors, seeking shelter in a bathroom or basement. Bathtubs can provide some shelter if you cover yourself with plywood or other materials.
- Prepare to evacuate to a shelter or to a neighbor's home if your home is damaged, or if you are instructed to do so by emergency personnel.

For more information, visit cdc.gov/disasters/hurricanes or call CDC at 1-800-CDC-INFO (English and Spanish) or 1-888-232-6348 (TTY).

The Atlantic hurricane season lasts from June 1 - November 30, with the peak season from mid-August to late October.



Manufactured Homes and Hurricanes

Manufactured homes have been the choice of countless seniors in Florida since the first ones were built right after World War II. In the 60 years since then, construction and windstorm safety requirements for manufactured homes have been strengthened many times, most recently in the aftermaths of Hurricane Andrew in 1992 and the back-to-back batterings of the 2004 and 2005 hurricane seasons.

Home Maintenance and Preparation

Things that should be checked at least annually, preferably by knowledgeable professionals, include the following:

- The tie-down and anchoring system. Especially in older homes, this should include (1) possible rusting of anchors and connections, (2) tightening of tie-down straps, and (3) possible upgrading of the system by adding of anchors and straps wherever a home's construction will allow.
- Checking for possible wood rot and termite damage. In the most recent hurricanes, investigators found that in older homes, this was a major reason for failure at points of connection of main members, which allowed the winds to penetrate the home's airtight envelope and led to failure of the entire structure. Sometimes, simply caulking and painting the home will help seal it.
- If a home has a roof-over, or a one-piece membrane roof cover, check for adequate fasteners.

Home Additions

A Florida Department of Highway Safety and Motor Vehicles report found that when home additions – such as carports, garages, screened rooms, and sheds – were

damaged or destroyed, they often damaged the home itself. Flying debris from additions also damaged some homes. Homeowners should have the following items checked, preferably by a licensed aluminum contracting company:

- The posts must be securely attached to the ground.
- The posts must be securely attached to the roof.
- The roof must be securely attached to the frame, with no loose panels.
- The addition must be properly and securely attached to the home.

Community Living

When living in a manufactured home community, homeowners can prepare for disasters by following these steps:

- If you are a winter Floridian, ensure that the community office knows when you are in Florida and when you are not.
- The community should know the addresses of your other residences, as well as those phone numbers, to inform you about the condition of your home and to assist in taking a census of residents.
- When you leave Florida, all items in and around your home should be secured against wind.

For more information on manufactured homes in Florida, go to fmha.org or builtstronger.com.

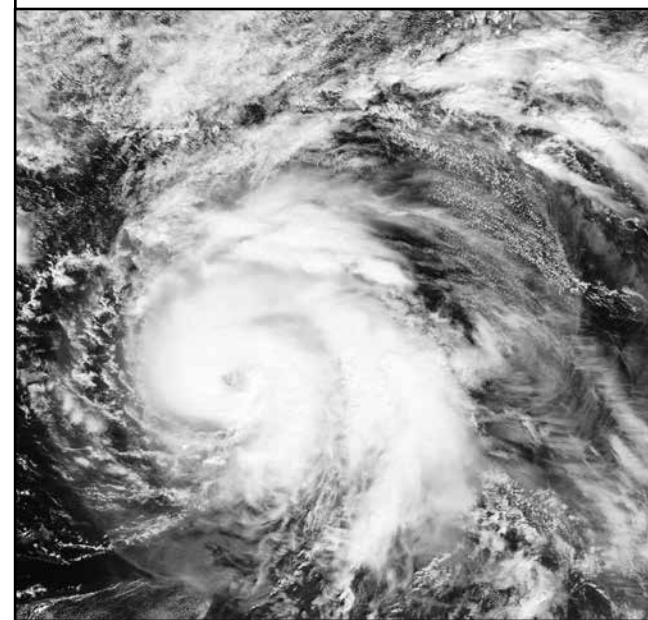
Source: Florida Manufactured Housing Association

2019 Atlantic Tropical Cyclone Names

In the event that more than 21 named tropical cyclones occur in the Atlantic basin in a season, additional storms will take names from the Greek alphabet. The World Meteorological Organization established this naming convention.

Andrea	Humberto	Olga
Barry	Imelda	Pablo
Chantal	Jerry	Rebekah
Dorian	Karen	Sebastien
Erin	Lorenzo	Tanya
Fernand	Melissa	Van
Gabrielle	Nestor	Wendy

Source: nhc.noaa.gov/aboutnames.shtml



The Saffir-Simpson Hurricane Scale

Category 1 Winds 74-95 mph;
Minimal damage

Category 2 Winds 96-110 mph;
Moderate damage

Category 3 Winds 111-129 mph;
Extensive damage

Category 4 Winds 130-156 mph;
Extreme damage

Category 5 Winds greater than
157 mph; Catastrophic damage

Heat Stress and Heatstroke

A Deadly Combination

Though Florida is known as the Sunshine State, it could also qualify as the “Hot State.” Each summer, millions of residents and tourists enjoy the warm weather and sunny beaches, but most are unaware of just how hot it can get in Florida. Surrounded by the Atlantic Ocean and the Gulf of Mexico, the state is always influenced by tropical moisture, especially in the summer.

Because older adults are more likely to have chronic medical conditions that upset normal body responses to heat and are more likely to take prescription medicines that impair the body’s ability to regulate its temperature, many older adults are not able to adjust as well as young people to sudden changes in temperature.

Heat Stroke

Heat stroke is the most serious heat-related illness anyone can face. It occurs when the body becomes unable to control its temperature and is marked by the following symptoms:

- The individual loses the ability to sweat and, therefore, is unable to cool down; and
- Body temperature rises to 106 degrees F or higher within 10 to 15 minutes.

Common warning signs of heat stroke:

- An extremely high body temperature (above 103°F)
- Throbbing headache
- Dizziness
- Red, hot, and dry skin (no sweating)
- Rapid, strong pulse
- Nausea

Heat Exhaustion

Heat exhaustion is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids.

Common warning signs of heat exhaustion:

- Heavy sweating
- Headache
- Paleness
- Nausea or vomiting
- Muscle cramps
- Fainting
- Fatigue
- Moist, cool skin
- Weakness
- Fast, weak pulse
- Dizziness
- Fast, shallow breaths



What Actions Should You Take to Be Prepared?

Never leave children or pets in a parked car. The temperature can rise to 135 degrees in less than 10 minutes and can cause death to children or pets. If you see a child or pet left unattended in a parked car, you should call 9-1-1 and alert authorities.

Slow down. Strenuous activities should be reduced, eliminated, or rescheduled to the coolest time of the day. Individuals at risk should stay in the coolest available place, not necessarily indoors.

Dress for summer. Lightweight, light-colored clothing reflects heat and sunlight, and helps your body maintain normal temperatures and should be worn if at all possible.

Drink plenty of water. Your body needs water to keep cool. Drink plenty of fluids even if you don’t feel thirsty. People who have epilepsy or heart, kidney, or liver disease; are on fluid restrictive diets; or have a problem with fluid retention should consult a physician before increasing their consumption of fluids. **DO NOT DRINK ALCOHOLIC BEVERAGES!**

Don’t take salt tablets unless specified by a physician. People on salt restrictive diets should consult a physician before increasing their salt intake.

Spend more time in air conditioned places. Air conditioning in homes and other buildings markedly

What About Cold Weather Preparedness?

Even though it’s known as the Sunshine State, Florida can experience its share of dangerously cold weather. To deal with this, Floridians should follow the Five Ps of Cold Weather Preparedness:

- Protect people
- Protect plants
- Protect pets
- Protect exposed pipes
- Practice fire safety

Once you have made your preparations, there are several steps you should take to be protected from the cold. Stay indoors and use safe heating sources. Be aware of the fire danger from space heaters and candles, and be sure to keep those devices away from all flammable materials such as curtains and furniture. Don’t use charcoal or other fuel-burning devices indoors, including grills that produce carbon monoxide. Installing proper smoke and carbon monoxide detectors is a good way to further protect yourself. If you have to be outdoors, try to stay dry and in areas protected from the wind. Wear multiple layers of loose-fitting, warm clothing, and be sure to drink plenty of non-alcoholic fluids and eat high-calorie foods.

reduces danger from the heat. If you cannot afford an air conditioner, spending some time each day (during hot weather) in an air conditioned environment affords some protection.

Don’t get too much sun. Sunburn makes the job of heat dissipation that much more difficult.

If you see any signs of severe heat stress, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance.

Cool the affected person by using any of the following steps:

- Get the person to a shady area;
- Immerse them in a tub of cool water, place the person in a cool shower, spray the person with cool water from a garden hose, sponge the person with cool water, or, if the humidity is low, wrap the person in a cool, wet sheet, and fan him or her vigorously.
- Monitor body temperature and continue cooling efforts until the body temperature drops to 101 degrees F.

If emergency medical personnel are delayed, call the hospital emergency room for further instructions. Do not give the person alcohol to drink. Get medical assistance as soon as possible.

FLOODS

Be Prepared and Stay Safe

Floods can happen to anyone, almost anywhere, anytime, and they can happen fast. So whether you live near the water or not, you should always be ready. Below are some important tips that can assist you in being ready before, staying safe during, and recovering after a flood.

BEFORE A FLOOD

- Make copies of important documents (mortgage papers, insurance, bank information, passport, deeds, receipts for any expensive household items, etc.). Keep copies in your home and originals in a safe place outside of your home, like a safe deposit box in a bank.
- Take photos of your most valuable possessions (jewelry, antique furniture, electronics, musical instruments). Keep a set of pictures in your home and store a duplicate set on a flash drive, USB drive, or a CD outside of your home with other important documents.
- Make an itemized list of other possessions, such as small appliances, clothes, books, etc.
- Review and know what your flood insurance policy covers, and contact your agent to verify that you have the proper level of coverage.
- Have an emergency plan:
 - » For step-by-step instructions on building your Family Emergency Plan, visit floridadisaster.org/planprepare. The site includes suggestions for a Disaster Supply Kit, shelter information, emergency contacts, and information on your local emergency management agency.

STAYING SAFE DURING A FLOOD

- Stay tuned to your local television or radio stations when flood warnings have been issued, so you can following the officials' instructions.
- DO NOT drive through a flooded area. As little as two feet of water can lift and move vehicles of any size. More people drown in their cars than anywhere else during a flood.
- DO NOT walk through a flooded area. A person can be knocked down by as little as six inches of moving water.



- Keep away from downed power lines and any other electrical wires. A major cause of death in floods is by electrocution.

RECOVERING FROM A FLOOD

- DO NOT return to your home until approval has been given by local officials.
- Check for structural damage before reentering your home to avoid being trapped in a building collapse.
- If your home sustained damage from the flood, you will need to do the following:
 - » File a claim with your homeowners insurance company;
 - » Keep power off until an electrician has inspected and granted clearance for reentry to into your home;
 - » Take pictures of any floodwater in your home; and
 - » Make a list of any damaged or lost items.
- Wear gloves, protective clothing, and boots to clean and disinfect after a flood. Visit floodsmart.gov for more information on preventing and cleaning mold.
- Watch out for animals that may have lost their homes and taken shelter in your home during the flood, as they may aggressively defend themselves.
- Check local announcements on safety of the water supply in your home, as you cannot assume that the water is safe to drink. Drinking contaminated water can cause illness.
- DO NOT eat any food that may have come into contact with floodwaters.
- Discard wooden cutting boards, plastic utensils, baby bottle nipples, and pacifiers that may have come into contact with contaminated floodwaters. Metal pans or ceramic dishes and utensils should be thoroughly washed with soap and hot water and sanitized by boiling them in clean water or by immersing them for 15 minutes in a solution of one-quarter cup of household bleach per gallon of water. For more info, visit floridahealth.gov.
- Prevent mold by removing wet contents immediately.
- If your homeowners insurance policy does not cover losses from floods or you did not have flood insurance, you may be eligible for assistance from the National Flood Insurance Program. This program is a federally backed flood insurance program that is available to residents and business owners. For more information on this program, call 1-800-427-5593, or visit floodsmart.gov.

Sources: floodsmart.gov, floridahealth.gov, and floridadisaster.org/getaplan.

BE ALERT AND SEEK SHELTER FROM TORNADOES

A tornado is defined as a violently rotating column of air extending from a thunderstorm to the ground. In an average year, 800 tornadoes are reported nationwide, resulting in 60 deaths and more than 1,300 injuries. Tornadoes can occur anywhere, and at any time of the year. In the Southeast region, peak tornado occurrence begins in March and lasts through May.

Tornadoes are also closely associated with hurricanes and often occur during hurricane season, June 1 through November 30. The Southeast is also susceptible to waterspouts – weak tornadoes that form over warm water. Waterspouts sometimes move inland, become tornadoes, and cause damage and injuries.

Know What to Listen For

- A Tornado Watch is issued when tornadoes are possible in your area. Remain alert for approaching storms.
- A Tornado Warning is issued when a tornado has been sighted or indicated by weather radar. Move to your pre-designated place of safety.
- Stay informed of weather conditions by tuning in to local radio and television stations or by listening to a NOAA weather radio for the latest tornado watches and warnings.

Remember, tornadoes occasionally develop in areas in which no severe thunderstorm watch or warning is in effect, so listen for that information as well. Remain alert!

Environmental Clues

- Dark, often greenish sky
- Wall cloud
- Large hail
- Loud roar, similar to a freight train
- Some tornadoes appear as a visible funnel extending only partially to the ground
- Some tornadoes are clearly visible while others are obscured by rain or nearby low-hanging clouds.

Tornado Safety Before the Storm

- Develop a plan for you and your family for home and work, and when outdoors.
- Participate in frequent drills.
- Know the county in which you live, and stay tuned to weather bulletins.
- Keep a highway map nearby to monitor the storm's movement from weather bulletins.
- Listen to radio and television for information.

THE FUJITA SCALE

The Fujita scale (F-scale) uses observed damage to determine a tornado's wind speed.

- EF0** Gale Tornado; 65-85 mph
- EF1** Moderate Tornado; 86-110 mph
- EF2** Significant Tornado; 111-135 mph
- EF3** Severe Tornado; 136-165 mph
- EF4** Devastating Tornado; 166-200 mph
- EF5** Incredible Tornado; 200 + mph

- If planning a trip outdoors, listen to the latest forecasts, and take necessary action if threatening weather is possible.
- Know who is most at risk: people in automobiles; the elderly, very young, and physically or mentally impaired; people in manufactured (mobile) homes; or people who may not understand the warning due to a language barrier.

If a Warning Is Issued

- In a home or building, move to a pre-designated shelter, such as a basement.
- If an underground shelter is not available, move to an interior room or hallway on the lowest floor, and get under a sturdy piece of furniture.
- Stay away from windows.
- Get out of automobiles.
- Do not try to outrun a tornado in your car; instead, leave it immediately.
- If caught outside or in a vehicle, lie flat in a nearby ditch or depression.
- Manufactured (mobile) homes, even if tied down, offer little protection from tornadoes and should be abandoned.

Each year, many people are killed or seriously injured by tornadoes despite advance warning. Some may not hear the warning while others may have received the warning but did not believe a tornado would actually impact them. After you have received the warning or observed threatening skies, you must make the decision to seek shelter before the storm arrives. It could be the most important decision you will ever make.



Governor Ron DeSantis... continued from page 1

a 90-percent federal cost share for the rest of Hurricane Michael recovery – these commitments will save local communities hundreds of millions of dollars. My administration continues to remain focused on recovery efforts and finding ways to make sure communities impacted by Hurricanes Michael and Irma fully rebuild.

As we continue to provide much needed relief to families impacted by recent storms, take the time this year to remember the needs of your family by making your emergency supply kit and having a plan. Visit floridadisaster.org/getaplan to make your plan today.

What to Do in Severe Weather

Thunderstorms are our most common experience of severe weather. They arrive suddenly, with little warning except the darkening sky as the thundercloud approaches. If you see tall, puffy cumulus clouds growing and daylight rapidly dimming, observe these safety measures:

Before the Storm

- Check weather forecasts before leaving for extended periods outdoors.
- Watch for signs of approaching storms.
- Postpone outdoor activities if thunderstorms are imminent. This is your best way to avoid being caught in a dangerous situation.

If You Are Near a House or Other Building

- Make sure that all children are accounted for.
- Secure outdoor furniture.
- Go indoors. If the storm is severe, with frequent and close lightning bursts, head for a room in the middle of a house or other building.
- Keep away from objects that might conduct electricity (such as radiators, pipes, and metal door frames).
- Stay away from windows.
- Do not take a bath or shower during a storm. Water helps to conduct electricity, and walls don't always protect from the high energy of a lightning bolt.
- Do not get close to electrical appliances such as plug-in radios and TVs. Use battery-operated radios.
- Restrict all calls to cell phones.

If Caught Outdoors and No Shelter Is Nearby

- Find a low spot away from trees, fences, and poles – especially metal fences and poles.
- Get to higher ground if flooding is possible. Abandon cars and climb to higher ground. *Note: Most flash flood deaths occur in automobiles.*
- If you are in the woods, take shelter under the shorter trees.
- Move to a sturdy building or car.
- DO NOT take shelter in small sheds, under isolated trees, or in convertible automobiles.
- If you feel your hair start to stand on end or your skin tingle, or if you hear crackling sounds, lightning may be about to strike you. Squat low to the ground on the balls of your feet. Place your hands on your knees with your head between them. Make yourself the smallest target possible and minimize your contact with the ground. Do not lie flat.

In the City

- Do not stand on a rooftop during a thunderstorm.

If You Are on or in Water

- Get out of boats and stay away from water.
- If swimming, get out of the pool, lake, or ocean at the first sign of lightning or thunder. Find indoor shelter or get into a car.
- Stay out of the water for at least 30 minutes after hearing the last thunderclap.

Source: floridadisaster.org

NOAA Weather Radio Broadcasts

National Weather Service warnings, watches, forecasts, and other hazard information are available 24 hours a day for all types of hazards – both natural and man-made.

Weather radios equipped with a special alarm tone feature can sound an alert and give you immediate information about a life-threatening situation, enabling you to take action. Those who are deaf or visually impaired can also get these warnings by connecting weather radios with alarm tones to other kinds of attention-getting devices like strobe lights, pagers, bed shakers, personal computers, and text printers.



A NOAA radio, with both electric power and battery backup, should be standard equipment in every home. NOAA radios can be purchased at stores that sell electronics. NOAA weather radios still work even though the nation changed to digital television signals.

Additional information is available online at nws.noaa.gov/nwr/coverage/county_coverage.

The Centers for Disease Control's Older Adults Preparedness Guide

As many Floridians already know, some older adults may have difficulty keeping themselves safe and healthy during an emergency or a natural disaster. Conditions such as impaired mobility, multiple chronic health conditions, or difficulty with memory may cause some older adults to need extra help planning for and dealing with situations such as hurricanes and floods. Disasters and emergencies also can disrupt the help that many older adults rely on for independent living, such as assistance from friends, family, and home-based medical care.

It is critical that older adults, their caregivers, and their communities plan for their safety before an event occurs. To aid states, communities, and partner organizations in planning for older adults, the Centers for Disease Control's Healthy Aging Program and Public Health Law Program have released a guide, *Identifying Vulnerable Older Adults and Legal Preparedness Options for Increasing Their Protection During All-Hazards Emergencies: A Cross-Sector Guide for States and Communities*. This guide presents practical strategies and legal options for protecting older adults during all-hazards emergencies. A web portal for both professionals and the public has also been launched that serves as a one-stop shop for resources, tools, and information related to all-hazard preparedness for older adults.

For more information, call 1-800-CDC-INFO (1-800-232-4636) or visit cdc.gov/aging/emergency.

Always Be Prepared... continued from page 1

additional assistance if it is needed. If you qualify for assistance services, register with your local emergency management agency as soon as possible. Each family should have a plan to be prepared. Our Department's Disaster Preparedness Guide contains important information and resources to help you prepare for an emergency and stay safe during hurricane season and beyond.

The Medical Reserve Corps Needs You During Hurricane Season and Beyond

*Florida Department of Health
Communications Office*

Seniors across the country continue to make the Sunshine State a part-time or permanent home. According to the U.S. Census Bureau, these seniors, who live, work, and play here, currently equate to more than 19 percent of Florida's population. A record number of these elders remain very active, looking to see how they can best contribute their time and talents in their chosen communities. With hurricane season underway, now is the perfect time to consider joining Florida's Medical Reserve Corps.

The Medical Reserve Corps Network is a community-based group of volunteers from medical and non-medical backgrounds who support public health and medical efforts by promoting good health across the state and who work closely with local officials when responding to emergencies.

Whether the need is large or small, MRC members include doctors, nurses, pharmacists, paramedics, and other volunteers who are committed to sharing their knowledge and expertise to help Florida's communities when the need arises.

Senior adults, regardless of age, who are interested in volunteering are encouraged to join one of Florida's 33 MRC units located around the state, where they will gain membership status after completing minimum Florida MRC Volunteer Program requirements. The MRC is looking for people with medical and non-medical experience, and the time commitment is flexible. Training is always provided at no cost.

Mission support volunteers (non-medical volunteers) can also play a large part in providing volunteer services during emergencies. Senior adults have a wealth of experience communicating with people of all ages, which can be of great benefit during local MRC Unit-approved events and emergency-related activities.

Make a difference not only in your life, but in the lives of others, and become a part of this dynamic team today.

For more information about becoming a Medical Reserve Corps volunteer in your community visit floridahealth.gov or call your county health department.

Staying Safe From Scams in Storm Season

*Florida Department of
Law Enforcement
Communications Office*

Hurricane season is upon us, and while storms in recent years haven't been kind to the Sunshine State, residents can take steps to protect themselves from being victimized by criminals during these turbulent times.

Perhaps one of the most pervasive criminal schemes in these situations is fraudulent contractors descending upon storm-ravaged areas and preying upon people's desperation. Often asking to be paid in cash, they may offer to repair your damaged home, which can seem like an attractive offer when your roof is leaking or there's a tree through your window. Some may even fraudulently claim that they represent government or relief agencies or insurance companies. Others may attempt to appeal to your basic human decency, gaining your trust and personal information so that they can steal from you.

Fortunately you can be prepared, not only against the storms, but against the criminals.

You can and should verify that contractors are licensed, and that insurance and governmental officials provide legitimate identification. If you suspect that someone is impersonating official personnel, contact your local law enforcement agency.

More than 30 federal, state, and local agencies participate in the National Center for Disaster Fraud, which serves as a "centralized clearinghouse" of information related to disaster fraud. Its toll free hotline is (866) 720-5721.

Phone and email scams are also on the rise, with scammers targeting vulnerable populations like Florida's elderly residents.



One increasingly common scam involves jury duty. The scammers prey upon victims' lack of understanding about the jury duty process and fear of potential legal trouble to defraud them. Scammers often use spoofed phone numbers to make it appear as though they are calling from a law enforcement agency or other governmental entity. Pretending to be a law enforcement officer, an agent of the court, or other official personnel, the scammer will claim that, due to having missed jury duty, they are required to pay the scammer in order to set things right.

Scammers may also allege that there is a warrant out for your arrest, a lien against your home, an unpaid tax bill, or any number of scenarios designed to elicit fear and confusion, thus making the victim more susceptible to the scam. The scammer says that paying them, usually in gift cards, prepaid debit cards, wiring money via Western Union or Money Gram, or providing personal bank account information, will make the victim's unexpected troubles go away, but this is

Continued on page 22

if you
SEE | **SAY**
something | something™

**REPORT
SUSPICIOUS
ACTIVITY**

**Call 855-FLA-SAFE
(855-352-7233)**




DON'T FORGET TO PLAN FOR YOUR PETS

There is one important rule to remember regarding pets and disasters: If you are told to evacuate, please do so – and take your pets with you. It is not safe to leave pets behind. Animals left behind can be injured, lost, or killed, and pets left inside your home can escape through storm-damaged areas, such as broken windows.

Animals turned loose to fend for themselves are likely to become victims of exposure, starvation, predators, contaminated food or water, or accidents. Leaving dogs tied or chained outside in a disaster is a death sentence for them.

Plan for Your Pet's Evacuation

Contact hotels and motels outside your immediate area to check policies on accepting pets and restrictions on number, size and species. Ask if “no pet” policies could be waived in an emergency. Keep a list of “pet-friendly” places, including phone numbers, with other disaster information and supplies. If you have notice of an impending disaster, call ahead for reservations.

Ask friends, relatives, or others outside the affected area whether they could shelter your animals. If you have more than one pet, they may be more comfortable if kept together, but be prepared to house them separately.

Prepare a list of boarding facilities and veterinarians who could shelter animals in an emergency; include 24-hour phone numbers.

Before an emergency occurs, contact your county's emergency management office to find out whether there are pet-friendly shelters in your area and to learn the requirements for bringing your pet to the shelter.

Ask local animal shelters if they provide emergency shelter or foster care for pets in a disaster. Animal shelters may be overburdened caring for the animals they already have, as well as those displaced by a disaster, so this should be your last resort.

Pet-Friendly Shelters

Many county emergency management officials are considering the need to provide shelters that will accommodate

pets and owners. Some counties already have pet-friendly shelters.

In some cases the pets are kept separately from people, but the pet shelter is often near the people shelter.

Pet Evacuation Kits

In addition to your human disaster kit, prepare a disaster kit for your pet. You will find suggestions for items to include in the pet disaster kit on page 13.

Know What to Do as a Disaster Approaches

- Warnings are often issued hours, even days, in advance. At the first hint of a coming disaster, act to protect your pet.
- Call ahead to confirm emergency shelter arrangements for you and your pets.
- Check to be sure your pet disaster supplies are ready to take at a moment's notice.
- Bring all pets into the house so that you won't have to search for them if you have to leave in a hurry.
- Make sure all dogs and cats are wearing collars and securely fastened, up-to-date identification. Attach the phone number and address of your temporary shelter or of a friend or relative outside the disaster area. You can buy temporary tags or put adhesive tape on the back of your pet's ID tag, adding information with an indelible pen.

You may not be home when the evacuation order comes. Find out if a trusted neighbor would be willing to take your pets and meet you at a prearranged location. This person should be comfortable with your pets, know where your animals are likely to be, know where your pet disaster supplies kit is kept, and have a key to your home. If you use a pet-sitting service, they may be available to help, but discuss the possibility well in advance.

Planning and preparation will enable you to evacuate with your pets quickly and safely. But bear in mind that ani-



mals react differently under stress. Outside your home and in the car, keep dogs securely leashed. Transport cats in carriers. Don't leave animals unattended anywhere they can run away. The most trustworthy pets may panic, hide, try to escape, or even bite or scratch. And when you return home, give your pets time to settle back into their routines. Consult your veterinarian if any behavior problems persist.

Service Animals

Service animals for the blind, deaf, handicapped, or others with special needs will be allowed to stay in emergency shelters with their owners. Check with your county's emergency management office for more information.

After a Disaster

If after a disaster you have to leave town, take your pets with you. Pets are unlikely to survive on their own.

In the first few days after the disaster, leash your pets when they go outside, always maintaining close contact. Familiar scents and landmarks may be altered, and your pet may become confused and lost. Wild animals and downed power lines may be hazards that have been introduced to the area due to the disaster.

The behavior of your pets may change after an emergency. Normally quiet and friendly pets may become aggressive or defensive. Watch animals closely. Leash dogs and place them in a fenced yard with access to shelter and water.

Online Resources

floridadisaster.org/planprepare/pet-plan

petswelcome.com

Sources: fema.gov



Disasters can strike quickly and without any warning. They can force you to leave your neighborhood or prevent you from leaving your home. Local emergency first-responders may not be able to reach you right away. What would you do if basic services – water, gas, electricity, telephone – were cut off? Knowing what to do is YOUR responsibility! Taking these four simple steps before a disaster strikes can make all the difference to you and your family in the hours/days following the event.

(1) Be Informed:

- a. Know your evacuation route(s).
- b. Designate a post-disaster meeting spot for family members.
- c. Learn your local emergency weather broadcast station.

(2) Have a Checklist:

- a. *Emergency Contact Information* – If you are deaf or hard of hearing, develop an emergency communication plan. Ask an out-of-state relative or friend

who can communicate with you to be the contact person. If you or your out-of-state relative does not have a TTY or pager, ask a hearing person to contact them for you.

- b. **Weather Alerts** – If you are deaf or hard of hearing, get a NOAA (National Oceanic and Atmospheric Administration) weather radio with text alerts and visual/tactile alerts, and program it to pick up weather alerts for your county (instructions will be inside the radio box). Keep it turned on.
- c. **Special Needs Registry** – Before an emergency occurs, visit floridadisaster.org/planprepare to build your Special Needs Emergency Plan. If you need assistance during or after an event, register for the Florida Special Needs Registry. Contact your local emergency management agency for additional information. A list of county emergency management agencies can

Disaster Preparedness for Deaf Elders

be found at floridadisaster.org/planprepare, or on the last page of this guide. If you are deaf or hard of hearing, registering with the Special Needs Registry does not mean you have to go to a Special Needs Shelter.

- d. **Shelters** – The law requires that you be allowed to go to a general population shelter with the rest of your family, even if you require the services of an interpreter or have a service animal. If you have other medical needs such as the use of a respirator, nebulizer, or electricity-dependent medical equipment, then you should go to a Special Needs Shelter [see (2)c above].
- e. **Caring for Your Service Animal** – If you have a service animal, make sure that you have the proper identification, equipment, and supplies for your service animal with you. These will be required to check into an emergency shelter, and you should keep a copy of the animal's identification in your disaster kit.

(3) Build a Disaster Supply Kit.

In addition to supply kit staples such as canned goods, can opener, seven-day supply of medicine, gallons of bottled water, and basic toiletries, people who are deaf or hard of hearing should include the following:

- a. Battery-operated light source with EXTRA BATTERIES to aid in lip-reading and ASL comprehension.
- b. Notebook and pen for writing notes.
- c. Cell phone with text message feature or two-way pager.
- d. Car charger for cell phone and pager.
- e. Extra batteries for any assistive listening device you might use, such as hearing aids and cochlear implants.

- f. NOAA weather radio with text alerts and visual/tactile alerts; or portable AM/FM radio with EXTRA BATTERIES.
- g. Portable TTY with EXTRA BATTERIES.
- h. Service animal identification and immunization papers.

(4) Maintain Your Plan and Kit. Check/rotate supplies every six months.

Other Helpful Information

Carry a pre-printed card that has your contact information, contact information of persons to notify on your behalf, in case of emergency, and key phrases that will help others to communicate with you.

Some possible key phrases are as follows:

- “I use American Sign Language (ASL) and need an interpreter.”
- “I need announcements written or signed.”
- “I cannot hear sirens or alarms.”

Identify a support network: Only you can best identify your capabilities and needs; select trusted individuals in-town and out-of-town, who can form your support network to assist you in case of a disaster.

Carry an Emergency Health Care (EHC) card: An EHC card should be carried during an emergency. Your EHC card will provide valuable information to those who may need to assist you. Additional information on EHC cards can be obtained through your local emergency management agency or FloridaDisaster.org.

Disaster Preparedness Resources for the Deaf and Hard of Hearing

Florida Division of Emergency Management: floridadisaster.org/planprepare.

Nationwide Emergency Email Alerting Network: emergencyemail.org

To sign up for text messages from FEMA: fema.gov/text-messages

For more information about NOAA Weather Alert Radios, visit noaa.gov.



Plan Ahead to Refill Your Prescriptions

Florida law requires all health insurers, managed care organizations, and other entities that are licensed by the Office of Insurance Regulation and provide prescription medication coverage as part of a policy or contract to waive time restrictions on prescription medication refills. This requirement includes suspending electronic “refill too soon” edicts to pharmacies.

The law enables those who are insured or are subscribers of prescription medication plans to refill prescriptions in advance of a hurricane. To do this, there must be authorized refills remaining for the prescription medication. The law authorizes payment to pharmacies for at least a 30-day supply of any prescription medication. It does not matter when a pharmacist most recently filled the prescription.

This law is in effect under the following conditions:

- The person seeking the prescription medication refill must live in a county that is under a hurricane warning issued by the

National Weather Service; is declared to be under a state of emergency in an executive order issued by the Governor; or has activated its emergency operations center and its emergency management plan.

- The prescription medication refill must be requested within 30 days after any of the conditions described above occur, until these conditions are terminated by the authority that issued the conditions or when these conditions no longer exist.
- The time period for the waiver of prescription medication refills may be extended in 15- or 30-day increments by emergency orders issued by the Office of Insurance Regulation.

During emergencies, you can find further announcements at ahca.myflorida.com. Medicare beneficiaries and those with End-Stage Renal Disease (ESRD) may call 1-800-633-4227 for more information.

Build Your Family Emergency Plan

Since your family cannot be together 24 hours a day, you need to consider how you would find each other in a disaster. Have a plan ready before the emergency occurs, outlining for yourself, your friends, and your family where you will stay in case a disaster strikes. The Division of Emergency Management offers a website that allows you to create a plan based on your specific needs. Visit floridadisaster.org/planprepare to build your Family Emergency Plan.

Escape Routes: Determine primary and alternate routes to take to get out of your house.

Where to Meet: Establish a place to meet family members in the event an emergency happens when you are separated. Include in your plans both a location near your home (e.g., a neighbor’s

house or yard) and one that is outside the immediate area (e.g., the parking lot of a grocery store).

Family Communications: Your family may not be together when disaster strikes, so plan how you will contact one another. Think about how you will communicate in different situations. Create a contact card for each family member.

Family Contacts: Plan who will be notified that you are safe and can communicate your location to other family members. FEMA and the American Red Cross have created websites to help displaced individuals find family and friends after a disaster: National Emergency Family Registry and Locator System: fema.gov, or American Red Cross Safe and Well List: safeandwell.communityos.org/cms/index.php.

AMERICAN RED CROSS *Safe and Well Website*

In the wake of a disaster, the American Red Cross encourages all those affected to register on the Safe and Well website. This secure, easy-to-use tool, available at safeandwell.communityos.org/cms/index.php, allows concerned loved ones all across the country to search for registrants’ posted messages, to see that they are safe.

The site allows people inside a disaster or emergency affected area to list themselves as “safe and well” by customizing a message for their loved ones or selecting from pre-scripted messages. Survivors can also update their Facebook and Twitter status through the Safe and Well website.

Concerned family members and friends can search for loved ones in the affected area by entering the person’s name and pre-disaster phone number or address. If their loved one has registered, they will be able to see their message.

The Safe and Well website is also available in Spanish at sanoysalvo.org. People without access to a computer, without electricity, or in need of help from an interpreter can call the Red Cross at 1-800-REDCROSS (1-800-733-2767) to register. Family members outside the disaster-impacted area can register a survivor as soon as they hear from them, to reassure other concerned loved ones.

With one registration on the Safe and Well website, a person displaced by disaster can provide peace of mind to many loved ones. This also helps ease congestion on public and cellular telephone systems and reduces the burden on emergency responders. As the nation’s partner in emergency preparedness and response, the American Red Cross provides this tool to help those whose lives have been affected by disaster. The Safe and Well website is available 24 hours a day, seven days a week. Families are encouraged to make the website part of their disaster preparedness planning.



ASSEMBLE YOUR DISASTER KIT

You may need to survive on your own after a disaster. This means having your own food, water, and other supplies in sufficient quantity to last for at least three days. Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone immediately. You could get help in hours, but it could take days.

Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days, a week, or even longer. Or you may have to evacuate at a moment's notice and take essentials with you. You probably will not have the opportunity to shop or search for the supplies you need.

A disaster supply kit is a collection of basic items that members of a household may need in the event of a disaster.

KIT LOCATIONS

Since you do not know where you will be when an emergency occurs, prepare supplies for home, work, and vehicles.

Water

How Much Water Do I Need?

You should store at least one gallon of water per person per day. A normally active person needs at least one-half gallon of water daily just for drinking. In determining adequate quantities, take the following into account:

- Individual needs vary, depending on age, physical condition, activity, diet, and climate.
- Children, nursing mothers, and ill people need more water.
- Very hot temperatures can double the amount of water needed.
- A medical emergency might require additional water.
- Water is used for sanitation needs as well as for drinking.

How Should I Store Water?

To prepare the safest and most reliable emergency supply of water, it is recommended that you purchase commercially bottled water. Keep bottled water in its original container and do not open it until you need to use it. Be sure to observe the expiration or "use by" date.

If You Are Preparing Your Own Containers of Water

It is recommended that you purchase food-grade water storage containers from surplus or camping supplies stores to use for water storage. Before filling with water, thoroughly clean the containers with dishwashing soap and water, and rinse completely so there is no residual soap. Follow directions below on filling the container with water.

If you choose to use your own storage containers, choose two-liter plastic soft drink bottles – not plastic jugs or cardboard containers that have had milk or fruit juice in them. Milk protein and fruit sugars cannot be adequately removed from these containers and provide an environment for bacterial growth when water is stored in them. Cardboard containers also leak easily and are not designed for long-term storage of liquids. Also, do not use glass containers because they can break and are heavy.

If Storing Water in Plastic Soda Bottles, Follow These Steps

Thoroughly clean the bottles with dishwashing soap and water, and rinse completely so there is no residual soap. Sanitize the bottles by adding a solution of one teaspoon of non-scented liquid household chlorine bleach to a quart of water. Swish the sanitizing solution in the bottle so that it touches all surfaces. After sanitizing the bottle, thoroughly rinse out the sanitizing solution with clean water.

Filling Water Containers

Fill the bottle to the top with regular tap water. If the tap water has been commercially treated from a water utility with chlorine, you do not need to add anything else to the water to keep it clean. If the water you are using comes from a well or water source that is not treated with chlorine, add two drops of non-scented liquid household chlorine bleach to the water. Tightly close the container using the original cap. Be careful not to contaminate the cap by touching the inside of it with your finger. Place a date on the outside of the container so that you know when you filled it.

Store in a cool, dark place. Replace the water every six months if not using commercially bottled water.

Food

The following are things to consider when putting together your food supplies:

- Avoid foods that will make you thirsty. Choose salt-free crackers, whole grain cereals, and canned foods with high liquid content.
- Stock canned foods, dry mixes, and other staples that do not require refrigeration, cooking, water, or special preparation. You may already have many of these on hand. (Note: Be sure to include a manual can opener.)
- Include special dietary needs.

Maintaining Your Kit

Just as important as putting your supplies together is maintaining them so they are safe to use when needed.

Here are some tips to keep your supplies ready and in good condition:

- Keep canned foods in a dry place where the temperature is cool.
- Throw out any cans that become swollen, dented, or corroded.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Use foods before they go bad, and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Change stored food and water supplies every six months. Be sure to write the date you store it on all containers.
- Re-think your needs every year and update your kit as your family's needs change.
- Keep items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers, such as an unused trashcan, camping backpack, or duffel bag.

Visit floridadisaster.org/getaplan to build your family emergency plan.

Source: fema.gov

HOME Your disaster supplies kit should contain essential food, water, and supplies for at least three days.

Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept and can lift and carry the kit.

Additionally, you may want to consider having supplies for sheltering for up to two weeks, and plan for possible power outages at home.

WORK This kit should be in one container, and ready to "grab and go" in case you are evacuated from your workplace.

Make sure you have food and water in the kit. Also, be sure to have comfortable walking shoes at your workplace in case an evacuation requires walking long distances.

CAR In case you are stranded, keep a kit of emergency supplies in your car.

This kit should contain maps, food, water, manual can opener, first aid kit, and manual, flares, jumper cables, flashlight and extra batteries, battery-powered radio and extra batteries, fire extinguisher (5 lb., A-B-C type), blanket, rain gear, and seasonal supplies.

Disaster Supply Kit Checklist

Prepare now for an emergency. When a disaster strikes, you may not have much time to act. The following list serves to help you determine what to include in your disaster supplies kit to meet your

family's needs during an emergency situation or evacuation. Store items in an easy-to-carry container such as a waterproof suitcase, large plastic storage box, backpack, or duffle bag.

FIRST AID SUPPLIES

First aid kit and manual	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Wet wipes	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Antiseptic wipes	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Nitrile medical gloves	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Cold pack	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Scissors (small, personal)	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Tweezers	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Assorted safety pins	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Cotton balls	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Thermometer	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Petroleum jelly/lubricant	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Sunscreen	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work

FOOD AND WATER FOR AT LEAST 3-5 DAYS

Water (1 gal. per person, per day)	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Ready-to-eat canned food	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Canned or boxed juice	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
High-protein snacks*	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Food for special dietary needs	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Instant coffee	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Cereals	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Salt, pepper, sugar	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Shelf-stable milk	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work

*Such as peanut butter, nuts, granola bars, dried fruit, trail mix, etc.

CLOTHES AND BEDDING

Complete change of clothes	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Sturdy shoes or boots	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Rain gear	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Hat	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Jacket	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Extra socks and underwear	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Sunglasses	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Blanket, sleeping bag, pillow	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Folding cot or lawn chair	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work

PET SUPPLIES

Food and dishes	<input type="checkbox"/>
Pet carrier, leash, collar/harness, muzzle	<input type="checkbox"/>
Medications and pet first-aid supplies	<input type="checkbox"/>
Medical records and vet contact information	<input type="checkbox"/>
ID tags (one on the pet and a spare)	<input type="checkbox"/>
Litter pan and litter and/or plastic bags	<input type="checkbox"/>
Toys and blankets	<input type="checkbox"/>
Proof of ownership and/or recent photo	<input type="checkbox"/>

HOUSEHOLD ITEMS

Household bleach or water purification tablets*	<input type="checkbox"/>
Paper cups, plates, plastic utensils	<input type="checkbox"/>
All-purpose knife	<input type="checkbox"/>
Manual can opener	<input type="checkbox"/>
Camping stove and cooking fuel	<input type="checkbox"/>
Aluminum foil, plastic wrap, zip-top bags, trash bags	<input type="checkbox"/>
Cards, games, books, toys	<input type="checkbox"/>
Travel alarm clock	<input type="checkbox"/>

*To treat drinking water

SANITATION AND HYGIENE SUPPLIES

Wet wipes, soap	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Heavy-duty garbage bags*	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Washcloth, towel	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Plastic bucket with tight lid	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Toothpaste, toothbrushes	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Disinfectant/chlorine bleach	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Shampoo, comb, brush	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Feminine supplies	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Toilet paper	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Razor, shave cream, mirror	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Incontinence supplies	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Lip balm	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Insect Repellent	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work

*For personal sanitation use.

TOOLS

Battery-powered or hand-crank radio/NOAA weather radio	<input type="checkbox"/>
Extra batteries for all devices	<input type="checkbox"/>
Jumper cables (in car)	<input type="checkbox"/>
Gas (full tank in the car, a canister for gas generator)	<input type="checkbox"/>
Flashlight and/or electric lantern	<input type="checkbox"/>
Jack, lug wrench, spare tire (in car)	<input type="checkbox"/>
Signal flare	<input type="checkbox"/>
Waterproof matches	<input type="checkbox"/>
Shut-off wrench, pliers, shovel etc.	<input type="checkbox"/>
Duct tape and scissors	<input type="checkbox"/>
Plastic sheeting	<input type="checkbox"/>
Whistle	<input type="checkbox"/>
Work gloves	<input type="checkbox"/>
Paper, pens, pencils	<input type="checkbox"/>
Sewing kit	<input type="checkbox"/>
Small canister, ABC-type fire extinguisher	<input type="checkbox"/>

DOCUMENTS & KEYS

Personal ID; drivers license, passport, Social Security card	<input type="checkbox"/>
Cash, coins, credit cards	<input type="checkbox"/>
Spare set of house and car keys	<input type="checkbox"/>
Instructions to turn off utilities	<input type="checkbox"/>

OTC AND PRESCRIPTION MEDICINE AND SUPPLIES

Antibacterial ointment	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Pain reliever	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Anti-diarrhea medication	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Antacid	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Laxative	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Vitamins	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Prescription drugs	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Copies of prescriptions	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Dentures/cleaning solution	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Extra eyeglasses	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Contact lenses/solution	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Hearing aid/batteries	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work
Medical Equipment*	<input type="checkbox"/>	Home	<input type="checkbox"/>	Vehicle	<input type="checkbox"/>	Work

*Wheelchairs with extra battery if motorized, walkers, cane, dressings, oxygen & tubes, feeding equipment, etc.

PHOTOCOPIES (IN WATERPROOF BAG)

Birth certificate	<input type="checkbox"/>
Marriage certificate	<input type="checkbox"/>
Drivers license	<input type="checkbox"/>
Social Security card	<input type="checkbox"/>
Passport	<input type="checkbox"/>
Will (including living wills and advance directives)	<input type="checkbox"/>
Deeds	<input type="checkbox"/>
Inventory of household goods	<input type="checkbox"/>
Insurance policies (property, health, life)	<input type="checkbox"/>
Immunization records, copies of prescriptions	<input type="checkbox"/>
Contact info for your doctor/medical caregiver	<input type="checkbox"/>
Models and serial numbers of medical equipment*	<input type="checkbox"/>
Written instructions regarding your medical care	<input type="checkbox"/>
Pre-admission letter for hospital or nursing home**	<input type="checkbox"/>
Bank and credit card account and routing numbers	<input type="checkbox"/>
Stocks and bonds	<input type="checkbox"/>
Emergency contact list (family and friends)	<input type="checkbox"/>
Map of the area	<input type="checkbox"/>
Driving instructions and contact info for your destination	<input type="checkbox"/>

* Necessary medical equipment such as pacemakers, feeding pumps, IV units, suction machines, wheelchairs, low vision equipment, etc.

**If applicable, a pre-admission letter from your doctor stating that you are to be taken to a specific hospital or nursing home

Information for Individuals With Special Needs

Regardless of medical or physical condition, everyone should pre-plan for evacuation, should the need arise. The best and safest evacuation choices include staying with relatives or friends out of the area, checking into a hotel/motel, or pre-admission into a medical facility if medically necessary. If you have medical issues, the place you can best be supported during a hurricane should be a joint decision among your physician, home health agency, caregiver, family, and yourself. To assist in making a decision concerning your care, the following information is provided:

If you have special needs

For more information on how to prepare for a disaster for individuals with access and functional needs, visit floridadisaster.org/getaplan. You can register for the Florida Special Needs Registry on the website. Individuals who qualify for a special needs shelter should contact their local emergency management agency for additional information. A list of local emergency management agencies can be found at www.FloridaDisaster.org, or on the last page of this guide.

- Create a network of neighbors, relatives, friends, and coworkers to aid you in an emergency. Discuss your needs and make sure everyone knows how to operate necessary equipment.
- Discuss your needs with your employer.
- If you are mobility impaired and live or work in a high-rise building, have an escape chair.
- If you live in an apartment building, ask the management to mark accessible exits clearly and to make arrangements to help you leave the building.
- Keep specialized items ready, including extra wheelchair batteries, oxygen, catheters, medication, food for service animals, and any other items you might need.

- Keep a list of the type and model numbers of the medical devices you require.
- Be sure to make provisions for medications that require refrigeration.
- If you require oxygen, check with your supplier about emergency plans.
- If you require a respirator or other electric-dependent medical equipment, you should make prior medical arrangements with your physician. You should also register in advance with your local power company.

Public Shelters

Because some people do not have the option to independently evacuate out of the area, the American Red Cross operates public shelters. Public shelters are shelters of last resort, located outside of the disaster area and used for protecting residents who live in vulnerable areas and structures.

These facilities are not hospitals, nursing homes, or hotels. Public shelters available under emergency conditions will accept anyone who is self-sufficient and needs no outside professional assistance in performing activities of daily living (ADL).

Special Needs Shelters

Most counties have Special Needs Shelters. Some are units within American Red Cross public shelters; some are shelters solely used for those with special needs. Special needs shelters are available for those individuals who require ADL assistance. Basic medical assistance and monitoring will be available. Special needs shelters are not equipped with advanced medical equipment or medications, nor are they staffed to provide advanced medical care. A caregiver should accompany special needs shelter clients. Shelter medical staff will be unfamiliar with your medical condition and treatment. To learn more about the requirements for staying in a special needs shelter, contact your local emergency management agency (see page 24).



Hospital/Nursing Home

If your physician has decided that during an emergency you need to be cared for in a skilled nursing facility, such as a hospital or nursing home, he or she must arrange pre-admittance with a specific facility prior to the evacuation. You must have a copy of the pre-admission letter from your doctor stating that you are to be taken to a specific hospital or nursing home and arrangements have been made with the facility for admittance. This letter must accompany you when you are evacuated. Medicare will only pay for hospitalization claims that are deemed medically necessary; therefore, arrangements must be made in advance. If any costs arise from your admittance, you are responsible for them.

Transportation

Residents who require transportation assistance can indicate this need with the Special Needs Registry and will be taken to public shelters, special needs shelters, or medical facilities.

Transportation is not provided to private homes, hotels, or locations outside of the county.

Your Responsibilities

Share your disaster plans with a relative or friend outside the area. Call after a disaster and let them know that you are all right and where you will be staying if your home is damaged. When a hurricane or other emergency threatens, continually monitor radio and/or TV to determine whether you are included in the evacuation area. If your area is ordered to evacuate, gather your belongings and proceed to your evacuation destination. If you have registered for transportation, units will be dispatched to your location. Bring your hurricane disaster supply kit (see page 12).

Sources: Pasco County Office of Emergency Management and stpete.org/hurricane/elderlytips.asp.

Conduct a Homeowners Insurance Annual Check-up

Office of the Florida Insurance
Consumer Advocate

The process of getting ready for hurricane season can seem so overwhelming that many Floridians never get around to it until a hurricane warning is posted. This year, the Office of the Insurance Consumer Advocate encourages all Floridians to make protecting their homes, personal belongings, and a lifetime of keepsakes a priority.

Conduct an “annual check-up” of your insurance policies by asking yourself the following questions as you review them:

Can I access all of my policies right now?

It is recommended that you keep your insurance policies, along with all other important documents, in a waterproof container. A separate copy should be kept in another location, like a safety deposit box. Include current, date-stamped pictures of the exterior and interior of your home and your personal property. Homeowners may consider using digital inventory tools to categorize all home contents. Some mobile phone apps allow you to take digital pictures of your home contents for reporting purposes. Should you experience a loss, these documents and tools will greatly assist you in preparing a physical inventory list and the claims adjuster to expedite the settlement of your claim.

What does my homeowners insurance policy cover?

Many policyholders renew their policy every year without reviewing the coverage limits. Insurance contracts are complex, legal documents. That’s why we recommend all policyholders review the Outline of Coverage and Checklist documents that accompany their policy. These documents provide valuable information about what the policy actually covers. Give special attention to the amount of the hurricane deductible. Right now, the majority of Floridians do not have enough money set aside to cover their out-of-pocket expenses, like a deductible, in the event of a hurricane. Reviewing these documents will help you anticipate those expenses.

What does my homeowners association or condo insurance policy cover?

Before a disaster occurs, check with your homeowners association and with your insurance agent to make sure that you understand which repair expenses are covered by your association or condo and which will be your responsibility.

What should I look for during an annual check-up on my homeowners policy?

Hurricane Deductible This is the amount the homeowner is responsible to pay out-of-pocket before the insurance company will cover the remaining cost of repairs up to the policy limits. Homeowners policies contain two deductibles: one is the “hurricane” deductible (insurers must offer a hurricane deductible of \$500, 2 percent, 5 percent, and 10 percent of the dwelling or structure limit, and it is accumulative for the entire hurricane season), and the other is called an “all-other-peril” deductible (a set amount which is applied to all losses except for hurricane damage).

Assignment of Benefits An assignment of benefits (AOB) is a legal contracting tool that gives a third party (often a restoration company or contractor) the authority to file a claim, make repair decisions, and collect insurance payments on behalf of a homeowner. Abuse of the AOB tool occurs when contractors inflate their bills and hire lawyers when the insurance carrier refuses to pay, or collects insurance proceeds and never starts (or partially completes) the repair work. This 2019 legislative session, our office encouraged lawmakers to take action in order to protect homeowners from this type of abuse. In the meantime, homeowners must be careful to vet contractors appropriately and read all contract language before signing any repair contracts. For more information on this emerging trend, please visit: myfloridacfo.com/Division/Consumers/Assignmentof-Benefits.htm

Flood Insurance The majority of homeowners policies do not cover flood damage. Please check your policy or

contact your agent about coverage in the event of rising water from flood (this is different and often separate from wind damage due to hurricanes). Homeowners can purchase flood insurance from the National Flood Insurance Program (NFIP). The Federal Emergency Management Agency (FEMA) also updates flood maps periodically. Homeowners should call the FEMA Map Service Center at 1-800-358-9616 or their county engineer to verify whether they should consider purchasing flood insurance. Remember heavy rains can cause a small retention pond to rise over its banks and cause flood damage to nearby homes, so do not wait until a hurricane or tropical storm warning is posted, since flood insurance takes 30 days to become effective.

Replacement Cost Value vs. Actual Cash Value According to your policy selection, you may be reimbursed after a covered loss under a “replacement cost value” or “actual cash value” valuation. Replacement Cost Value is the amount needed to replace or repair the damaged property with materials of similar kind and quality, without deducting for depreciation. Actual Cash Value is the depreciated value of the structure or personal property that is damaged or destroyed. Depreciation is a decrease in the value of a structure or personal property due to age, wear and tear, or other factors. For this reason, it is important to keep all documents and receipts pertaining to replacement of items and completion of repairs.

Dwelling The insurer must initially pay at least the actual cash value of the insured loss, less any applicable deductible. The insurer shall pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred. If a total loss of a dwelling occurs, the insurer shall pay the replacement cost coverage without reservation or holdback of any depreciation in value.

Personal Property There are two options: the insurer must offer coverage under the replacement cost valuation without holdback for any depreciation in value (whether or not the insured replaces the property) or the insurer may offer coverage that limits the initial payment to actual cash value of the personal property to be replaced and

require receipts to prove purchase before making the next payment up to the policy limits for replacement costs.

Our office encourages homeowners to purchase replacement cost coverage on both the structure and all personal property in order to be adequately protected at the time of an insurable loss. Replacement cost coverage for antiques, collectibles, and other items must be purchased separately.

Ordinance or Law Coverage If a local building ordinance or law increases the cost of repairing or replacing an insured dwelling, the insurance company will not pay the additional amount, unless this coverage is a part of the policy. For instance, some local building codes may change to require specific building materials to be used in reconstruction of the damaged home. Homeowners insurance companies are required to include this coverage at 25 percent of the dwelling limit, and you must sign a waiver to remove the coverage. In addition to the 25 percent, insurance companies must also offer a 50 percent limit.

Additional Living Expenses Most homeowners policies provide additional living expense coverage that will pay some extra living expenses if damage to your home is caused by a covered peril and your property is uninhabitable. Policies may designate a limit of coverage for additional living expenses, but this does not obligate the insurance company to pay this amount in advance or in full. You must keep receipts for all expenses and submit them to the insurance company for reimbursement.

For other good ideas on how to get ready for hurricane season, including ways to simplify hurricane preparedness and prepare a home inventory, please visit myfloridacfo.com or call the Department of Financial Services at 1-877-My-FLCFO (1-877-693-5236).

The Office of the Insurance Consumer Advocate is committed to finding solutions to insurance issues facing Floridians, calling attention to questionable insurance practices, promoting a viable insurance market responsive to the needs of Florida’s diverse population, and assuring that rates are fair and justified.

PRACTICE GENERATOR SAFETY

Florida Department of Health
Communications Office

Last summer, Floridians experienced a very active hurricane season. After Hurricane Irma, many people had no electricity for a few days while the state recovered. Some residents used portable generators, gas-powered appliances, and charcoal or gas grills until power was restored. Improper use of these devices led to instances of carbon monoxide (CO) poisoning.

CO is a poisonous gas produced by burning fuels such as gasoline, natural gas, propane, kerosene, charcoal, and wood. CO from these sources can build up in enclosed or partially enclosed spaces, such as your home or garage. The risk of illness or death increases with the level of CO in the air and the amount of time exposed. CO is invisible and odorless, so you might not even realize you are at risk until it is too late.

Depending on the level of exposure, carbon monoxide may cause fatigue, weakness, chest pains for those with heart disease, shortness of breath upon exertion, nausea, vomiting, headaches, confusion, lack of coordination, impaired vision, loss of consciousness, and in severe cases, death.

As hurricane season approaches, the Florida Department of Health (DOH) urges everyone to avoid CO poisoning if an emergency event occurs and you choose to use a portable generator or similar device.

DOH recommends the following precautions to help prevent carbon monoxide poisoning:

DO NOT burn charcoal or gas grills inside a house, garage, vehicle, tent, or fireplace.

NEVER use a generator indoors, including in homes, garages, basements, crawl spaces, and other enclosed or partially enclosed areas, even with ventilation. Opening doors and windows or using fans will not prevent CO buildup in the home.

ALWAYS locate the unit outdoors on a dry surface, away from doors, win-



dows, vents, and air conditioning equipment that could allow CO to come indoors. Follow the instructions that come with your generator.

Install battery-operated CO alarms or plug-in CO alarms with battery back-up in your home, according to the manufacturer's installation instructions. The CO alarms should be certified to the requirements of the latest safety standards for CO alarms (UL 2034, IAS 6-96, or CSA 6.19.01).

Test your CO alarms frequently and replace dead batteries.

Remember that you cannot see or smell CO, and portable generators can produce high levels of CO very quickly.

If you start to feel sick, dizzy, or weak while using a generator, get to fresh air **RIGHT AWAY. DO NOT DELAY.**

If you have a poisoning emergency, call your nearest Florida Poison Information Center at 1-800-222-1222. If the victim has collapsed or is not breathing, call 911 immediately.

For further information about generator safety and emergency preparedness, please contact your local county health department or visit florida-health.gov or FloridaDisaster.org.

During severe weather and other emergencies, you can count on active alerts from DOH's official social media accounts. One of the fastest ways to receive official and accurate health-related information is to monitor @HealthyFla on Twitter and on Facebook.

Protect Your Home, Even After the Storm Has Passed

Patrick Fargason
Florida Department of Business
and Professional Regulation

Over the last three years, the state of Florida has fallen victim to four major hurricanes. Storms named Hermine, Matthew, and Irma touched nearly every section of the peninsula and panhandle, and left thousands of homes and businesses either damaged or destroyed, and more than a million customers in the state lost power.

While those three storms were both dangerous and deadly, they were nothing compared to the awesome power of Hurricane Michael, which made landfall last October in Bay County as a category five hurricane. Michael's strength was rivaled only by Hurricane Andrew 16 years prior. Its impact was felt throughout the panhandle region of Florida and many of those areas are still recovering nearly a year later.

Hurricanes leave devastation in their wake, but they can also be a perfect breeding ground for unlicensed activity. Like the storms themselves, unlicensed contractors can leave customers in dire financial straits and their homes in disrepair. Despite an estimated \$5 billion in property losses due to Hurricane Michael, unlicensed contractors can cost an individual home owner suffering from property damage thousands of dollars more.

Unlicensed activity occurs when a person who is not licensed performs or offers to perform a job or service that requires licensure from the Florida Department of Business and Professional Regulation (DBPR). During a declared State of Emergency, the penalty for unlicensed construction activity becomes a third-degree felony.

Unlicensed contractors prey on the innocent victims of hurricanes. According to DBPR's Division of Regulation, a total of 424 unlicensed activity complaints have been made in the aftermath of the Michael. Sadly, there are many more cases that haven't been reported.

As another hurricane season looms on the horizon, it's important to have a plan to deal with the aftermath of any

natural disaster. Here are some steps to avoid becoming a victim of an unlicensed scam:

Understand which repair services require a state contractor's license. DBPR licenses and regulates construction businesses that modify the structure of a building or home. This chart can help you in determining whether the help you need requires a license.

REQUIRES A LICENSE

YES

- Roof Repairs
- New/Replacement Roofs
- Installing Windows
- Plumbing Repairs
- Electrical Repairs/Rewiring

NO

- Cleanup Services
- Trimming/Removing a Fallen Tree
- Removing Debris
- Placing a Tarp on a Roof

Make sure to check with your local building department for additional information on requirements for supplementary permits and licenses.

Ask for multiple opinions. If your home or business requires repair following a natural disaster, request estimates from more than one contractor. This lets you see whether you are getting a fair assessment. In addition, check the references of each contractor or construction business you are interested in hiring.

Use good judgment when signing a contract and making payments. Do not sign a contract, make a payment, or provide personal or financial information to a contractor on the spot. Typical contracting scams involve pressuring consumers into making a decision on the spot by greatly reducing the price. It is important to recognize these high-pressure sales strategies and make

Continued on page 19

GETTING MEDICAL CARE DURING A DISASTER

If you live in an area that has been declared an emergency or disaster, look for news from Medicare or the Department of Health, as the usual Medicare rules for your medical care may change for a short time.

Seeing Doctors or Other Providers

If you have Original Medicare, you may always see any doctor who accepts Medicare. This is true even if you must leave your city or state. If you have a Medicare Advantage Plan (like an HMO or PPO) or other Medicare health plan, check your plan's website or contact your plan to see what temporary changes to its rules will be made when services for your health plan get disrupted during a disaster event.

If access to health plan services gets disrupted:

- Your health plan will allow you to get care from other health care providers at Medicare-certified facilities, even if they aren't in your plan's network and your health care need isn't an emergency.
- Your health plan will not require you to follow your plan's prior authorization rules for out-of-network services.
- If you usually pay more for out-of-network or out-of-area care, your plan will apply the in-network rate during the emergency or disaster period. Save all receipts if you pay out-of-network costs, and ask your plan to give you a refund for the difference.

You should contact your plan to find out about changes to plan rules and when the normal rules will resume.

Getting Your Prescription Drugs

If you have a Medicare drug plan and you live in an area that has been declared an emergency or disaster:

- If you cannot go to your usual network pharmacy to replace your prescription drugs, contact your Medicare drug plan to find another network pharmacy nearby.
- If you evacuated without your prescription drugs or your prescription drugs have been damaged or lost, contact your Medicare drug plan.

- If you cannot reasonably get to a network pharmacy, your plan can help you get drugs at an out-of-network pharmacy. Save your receipts for all out-of-network costs.

Using In-Network Pharmacies

- You will be able to move most prescriptions from one network pharmacy to another and back to your regular pharmacy when the emergency or disaster ends. Tell your pharmacist where you plan to evacuate, and get your list of drugs in case you need to call Medicare.
- If you lost your Medicare drug plan card and do not know your plan's phone number, call Medicare at 1-800-633-4227 to get your plan's contact information.

Using Out-of-Network Pharmacies

- Contact your plan for information about its out-of-network rules. When buying your drugs at an out-of-network pharmacy, you may be required to pay full cost for the drugs when you fill your prescriptions. Keep receipts for a possible refund.

Getting Additional (Extended-Day) Supplies

If you evacuated and you think you won't be able to return home for a long time, you may want to get an extended-day supply (a 60- to 90-day supply) of your prescription drugs. Ask your plan whether it offers extended day supplies and which pharmacies you can use to get them.

Enrolling in a Medicare Health Plan or Prescription Drug Coverage

If you live in an area affected by an emergency or disaster, you may have a Special Enrollment Period to join, switch, or drop your Medicare Advantage Plan and/or Medicare prescription drug coverage. Call Medicare for help. You will need paperwork such as a driver's license or utility bill as proof that you live in an affected area.

Visit the Federal Emergency Management Agency (FEMA) website at FEMA.gov/disasters to learn if your area is eligible for individual and/or



public assistance because of an emergency or major disaster.

Paying Medicare Health Plan or Prescription Drug Premiums

If you pay your health or prescription drug plan's premium directly to the plan each month, you are still responsible for paying your premium on time. To prevent disenrollment for not paying on time, contact your plan to find out how to pay your premiums. If your plan disenrolls you for not paying your monthly premiums and you didn't pay on time because of the emergency or disaster, you may be able to ask your plan about getting your coverage back.

Getting Chemotherapy or Other Cancer Treatments

If you have Original Medicare, the National Cancer Institute (NCI) can help you find other cancer care providers. Call NCI at 1-800-422-6237. If you have a Medicare Advantage Plan or other Medicare health plan, contact your plan to see what temporary changes to its rules it will make in an emergency or disaster.

Getting Dialysis Treatments

If you have Original Medicare, your End-Stage Renal Disease (ESRD) Network can help you get your dialysis treatments. Find out who to contact for your supplies, drugs, transportation to dialysis services, and emergency financial assistance if you need it. Call Medicare to get your ESRD Network's con-

tact information. If you have a Medicare Advantage Plan or other Medicare health plan and have ESRD, contact your plan to see what temporary changes to its rules it will make in an emergency or disaster.

Replacing a Lost Medicare Card or Medicare Plan Membership Card

Call Medicare to get a replacement for a lost Medicare card or plan membership card.

Replacing Lost or Damaged Durable Medical Equipment or Supplies

If you have durable medical equipment (such as a wheelchair or walker) or diabetic supplies lost or damaged:

- In certain cases, Medicare will cover the cost to repair or replace your equipment or supplies.
- Generally, Medicare will also cover the cost of rentals for items (like wheelchairs) during the time your equipment is being repaired. Call Medicare to get more information about how to replace your equipment or supplies.

Editor's Note: The following article was derived from information found on Medicare.com by members of the Department of Elder Affairs Serving Health Insurance Needs of Elders office.

FLORIDA 511

Florida Department of Transportation

Florida's 511 Traveler Information System, a service of the Florida Department of Transportation (FDOT), provides real-time traffic and travel information on interstates, highways, toll roads, and major roadways throughout Florida. This free service gives motorists information about construction and congestion, crashes, important alerts, emergencies, evacuation route updates, and more.

There are five convenient ways to use Florida's 511 Traveler Information System:

- Visit **FL511.com** for interactive roadway maps showing traffic congestion and crashes, travel times, and traffic camera views.
- Download the free Florida 511 mobile app available on Google Play or Apple App Store.
- Sign up for a "My Florida 511" account at **FL511.com** to create custom routes and register for email, text, or phone alerts.
- Call toll-free 511 from any phone within Florida to hear about road conditions, to connect to airports and transit agencies, and to receive important alerts throughout the state.
- Follow one of the 13 statewide, regional, or roadway-specific feeds on Twitter.

Evacuation Information

Should severe weather strike your town, make sure you plan ahead before you hit the road. Call 511, visit **FL511.com**, check your FL511 mobile app or 511's Twitter feed, so that you are aware of road conditions, weather-related road closures, emergency alerts, and suspended tolls. Know before you go to arrive safely at your destination.

FDOT encourages extra caution while driving in a severe weather emergency:

- Exercise vigilance while driving in windy conditions. Slow down, as strong gusts can blow a vehicle off course.
- In the event of inoperative traffic signals, yield to right of way.
- Do not travel through flooded areas.
- Have a reliable evacuation plan and route.
- Bring food and water.

My Florida 511 for Severe Weather

Prepare now, before severe weather strikes. Visit **FL511.com** and click on "My Florida 511" to sign-up to receive alerts specific to your evacuation route. Discover the recommended evacuation routes for your area at **FL511.com**. Then, once you've created a My Florida 511 account, set up one or more of those routes as your User Routes.



During severe weather, you can request that Florida's 511 Traveler Information System send you alerts about conditions, road and bridge closures, emergencies, and more, by way of text message, email, or phone call. You can also access your evacuation route information easily via the mobile apps, or hear reports about them first when you call 511. This free service will help you arrive safely at your destination.

Florida 511 Features

- Commuter travel times.
- Public transit, airport, and seaport information.
- AMBER, Silver, and LEO Alerts. America's Missing: Broadcast Emergency Response (AMBER) Alerts notify the public of the most serious child-abduction cases. Silver Alerts notify the public when law enforcement agencies are searching for missing adults or citizens with cognitive impairments, including Alzheimer's disease or other forms of dementia. Law Enforcement Officer (LEO) Alerts notify the public when law enforcement officers are searching for an offender(s) who has seriously injured or killed a law enforcement officer.
- Travel information, traffic camera views, and free personalized services, including customized travel routes and email, text, and phone call alerts, on **FL511.com**.
- Voice-activated and touch-tone navigation available when calling 511.
- The 511 phone call and **FL511.com** website are available in English and Spanish.

Remember, during and after severe weather conditions, plan your travel route ahead of time by checking Florida's 511 Traveler Information System. Know before you go to arrive safely and on time!

Disaster Tips for Motorists

Too often after a disaster, search and rescue teams find victims who might have survived if they had known whether or not to leave their cars. Above all else, don't panic.

HURRICANE — *Evacuate Early*

Flooding can begin well before a hurricane nears land. Keep a full tank of gas during hurricane season, and learn the best evacuation route before a storm forms. Make arrangements with friends or relatives inland to stay with them until the storm has passed.

Never attempt to drive during a hurricane or before the all-clear notification is given after the storm. Flash flooding can occur, even after a hurricane has passed. Avoid driving on coastal and low-lying roads. Storm surge and hurricane-caused flooding is erratic and may occur with no warning.

FLOOD — *Turn Around, Don't Drown*

Never attempt to drive through water on a road. Water can be deeper than it appears, and can rise very quickly. A car can be buoyed by floodwaters and then swept downstream during a flood. Floodwaters can also erode roadways, and a missing section of road – even a missing bridge – will not be visible with water running over the area. Wade through floodwaters only if the water is not flowing rapidly, and only in water no higher than your knees. If a car stalls in floodwater, get out quickly and move to higher ground. The floodwaters may still be rising, and the car could be swept away at any moment.

TORNADO — *Get out of the Car and Find Shelter!*

A car is the least safe place to be during a tornado. When a warning is issued, do not try to leave the area by car. If a tornado approaches and there are no safe structures nearby, lie flat in a ditch or other ground depression with your arms over your head.

SUMMER HEAT — *Stay Out of a Parked Car*

During hot weather, heat build-up in a closed or nearly closed vehicle can occur quickly and intensely. Children and pets can die from heat stroke in a matter of minutes if left in a closed car.

DEVELOPING EMERGENCY — *Stay Informed*

In times of developing emergencies such as a toxic material spill or nuclear plant accident, keep a radio or television on and await instructions. If evacuation is recommended, move quickly but calmly, following local emergency management's instructions about appropriate routes, shelters, and other directions.

EMERGENCY SUPPLIES — *Keep in the Car*

Check the list of items to be included in your car's disaster kit on page 12. Never carry gasoline inside a vehicle, in any container.

Source: fema.gov

Take Care Re-Entering Your Flooded Home

When returning to a home that's been flooded after natural disasters such as hurricanes, tornadoes, and floods, be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family.

When You First Re-Enter Your Home:

- If you have standing water in your home and can turn off the main power from a dry location, do so, even if it delays cleaning. If you must enter standing water to access the main power switch, call an electrician to turn it off. Never turn power on or off yourself or use an electric tool or appliance while standing in water.
- Have an electrician check the house's electrical system before turning the power on again.
- If flood or storm water has entered your home, dry it out as soon as possible. It may be contaminated with mold and sewage.
- If you have electricity – and an electrician has determined that it's safe to turn it on – use a “wet-dry” shop vacuum or an electric-powered water transfer pump to remove standing water. Be sure to wear rubber boots.
- If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water. Never operate a gasoline engine inside a home. Such improper use can create dangerously high levels of carbon monoxide, which can cause carbon monoxide poisoning.
- If weather permits, open windows and doors of the house to aid in the drying-out process.
- Use fans and dehumidifiers to remove excess moisture. Fans should be placed to blow the air outwards rather than inwards, so not to spread the mold.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional.
- Prevent water outdoors from re-entering your home.
- Ensure that crawl spaces have proper drainage to limit water seepage.

Source: cdc.gov

FINANCIAL TIPS TO HELP YOU PREPARE AND RECOVER FROM A DISASTER

Jimmy Patronis
Chief Financial Officer

As your CFO, one of my top priorities is to empower Florida's families with information and resources to protect your biggest investment — your home. Unfortunately, disasters happen, and there's no way around it. But being financially prepared will not only help secure your property, it will also help you recover from the storm faster.

Hurricane season is right around the corner, and my Disaster Preparedness website provides resources, information, and tools to help you understand your insurance coverage and prepare for a disaster. The best time to prepare is now. If you wait until the storm comes, it will be too late!

The following tips will help you financially prepare for (and recover from) a disaster while protecting yourself from financial fraud:

Ensure you have proper coverage. Before hurricane season starts, speak with your insurance agent to ensure you have adequate coverage to rebuild or replace damaged property. Our Homeowners' Insurance Toolkit will help you document your belongings with a room-by-room categorization property inventory table, which will provide complete and accurate information to your insurance company when filing a claim.

Safeguard your financial documents. Make copies of all important insurance and financial documents and store them in a safe, secure, and accessible location (such as a safe deposit box or a fireproof/waterproof safe). Include your insurance policy, inventory cards, and all other information.

Withdraw cash. Remember to withdraw cash as soon as you hear a storm is approaching. Since carrying or keeping large amounts of cash in your home can be unsafe, take out only as much as needed.

Document your damage. If your home sustains damage during a storm, be sure to make any necessary emergency repairs to your home or property as soon as possible to prevent or reduce damage. Take photos of the damage and document any purchases by keeping all receipts.

Verify licensure. After the storm, make sure to hire licensed and reputable contractors. Beware of anyone offering to help after a storm who wants cash only or a large payment up-front. You can verify that a contractor is licensed by contacting the Florida Department of Business and Professional Regulation at (850) 487-1395, or myfloridalicense.com/dbpr. You can also verify that a contractor has workers' compensation insurance by contacting the Department of Financial Services' Division of Workers' Compensation at myfloridacfo.com/division/wc.

For additional information, tips, and resources on ways to protect your family and business from financial disaster, visit the Department of Financial Services' Disaster Preparedness website at myfloridacfo.com/division/consumers/storm/default.htm.

My Insurance Consumer Helpline stands ready to assist you with your insurance questions and concerns. You can contact a specialist directly by telephone on weekdays between the hours of 8:00 a.m. - 5:00 p.m. EST at the statewide, toll-free number 1-877-MY-FL-CFO (1-877-693-5236). If you are calling from out of state, please dial (850) 413-3089.

Protect Your Home, Even After the Storm Has Passed...Continued from page 16

informed decisions. Always get everything in writing. This includes a thorough description of work to be completed, the total cost of the repairs, and a projected date of completion.

Always verify a contractor's license first. Per Florida Statute, contractors must include their license number on all advertising, including their business cards. You can verify a contractor's name or license number by visiting myfloridalicense.com, calling the DBPR Customer Contact Center at (850) 487-1395, Ext. 110, or by downloading the free DBPR Mobile app available in the iTunes and Google Play app stores. When verifying a license, make sure the license is active and not delinquent, suspended, revoked, or on probation. You can also check for public complaints against the contractor.

Report any unlicensed activity. Consumers should report suspected unlicensed activity to DBPR by calling the Unlicensed Activity Hotline at (866) 532-1440 or by emailing ULA@myfloridalicense.com.

During a disaster, DBPR may dispatch groups to organize door-to-door sweeps in conjunction with law enforcement, building departments, and other state agencies.

Homes can be a lifetime investment, and keeping a keen eye out for anyone trying to make a quick buck is a prudent idea. Natural disasters can strike at any time, so make sure your hurricane preparations include post-storm cleanup.



Wear protective gear for cleanup work

Keeping Safe After a Disaster: What to Do

Boil Water Advisory

Create a supply of water that is safe for cooking, drinking, and brushing teeth by bringing water to a rolling boil for one minute. You should begin timing it when the water starts to bubble. Cool the water, then place it in clean containers for use or refrigerate.

If you can't boil water, add 1/8 teaspoon of newly purchased, unscented liquid household bleach per gallon of water. Stir the water well and let it stand for 30 minutes before you use it. You can use water-purifying tablets instead of boiling water or using bleach. Laundry and showering water does not need to be treated, unless specifically listed.

Carbon Monoxide Safety

During a power outage, running power generators or other devices can lead to deadly carbon monoxide poisoning. Carbon monoxide is an odorless, colorless, tasteless gas that kills more than 400 Americans each year. Never use generators, grills, camp stoves, or other gasoline, charcoal, or propane burning devices inside your home, basement, garage, or carport, or near open windows, doors, or vents outside your home.

Electrical Safety

During hurricanes, power outages and flooding often cause electrical hazards. Never touch a downed power line or anything in contact with a downed power line. Contact the utility company before performing work near a downed power line.

If a power line falls on your vehicle while you are in it, remain in your car unless the vehicle catches fire or authorities tell you it is safe to vacate it. Do not touch a person who appears to have been electrocuted without checking to see whether the person is still in contact with the electrical source.

Utility Shut-off and Safety

In the event of a disaster, you may be instructed to shut off the utility service at your home. Before a disaster, contact your local utility companies to learn how to safely cut off your natural gas, water, and electricity. Do not turn the power back on until a qualified professional has inspected all equipment.

Building Safety

Buildings may no longer be safe following a hurricane or flood. There are a number of dangers that you need to be aware of as you return and begin cleaning up your home or other building. In general, return to buildings during the daytime so you don't have to use lights, and be aware of possible structural, electrical, or gas-leak hazards.

Fire Hazards

Use battery-powered lanterns and flashlights, if possible, instead of candles. If you must use candles, make sure you put them in safe holders, away from curtains, paper, wood, or any other flammable items.

Mold Prevention

Rain or floodwaters that get into buildings can create conditions that enable mold to grow. The most important step in prevention is to ensure that water is no longer entering the house by making all necessary repairs. Following that, clean and dry all wet items within 48 to 72 hours, keep wet areas well ventilated, and discard materials that retain water and can't be repaired. To remove mold, mix one cup of bleach in one gallon of water, wash the item with the bleach mixture, scrub rough surfaces with a stiff brush, rinse the item with clean water, then dry it or leave it to dry.

Cleanup

Take out and throw away items that have soaked up water and that cannot be cleaned and dried. Fix water leaks. Use fans and dehumidifiers, and open doors and windows to remove moisture.

Check and clean heating, ventilating, and air-conditioning systems before use. To clean hard surfaces that do not soak up water and that may have been in contact with floodwater, first wash with soap and clean water. Next disinfect with a mixture of one cup of bleach in five gallons of water. Then allow to air dry. Wash all clothes and linens in hot water. Steam clean carpets. Wear rubber boots, rubber gloves, and goggles when cleaning with bleach. Open windows and doors to get fresh air. Never mix bleach and ammonia – the fumes from the mixture could kill you.

Personal Safety

Pace yourself and get support. Be alert to physical and emotional exhaustion or strain. Set priorities for cleanup tasks, and pace the work. Try not to work alone. Ask your family members, friends, or professionals for support. If needed, seek professional help.

Stay cool

When it's hot, stay in air-conditioned buildings; take breaks in shaded areas or in cool rooms; drink water and non-alcoholic fluids often; wear lightweight, light-colored, loose-fitting clothing; and do outdoor activities during cooler hours.

Treat wounds

Clean out all open wounds and cuts with soap and clean water, and apply an antibiotic ointment. Contact a doctor to find out whether more treatment is needed (such as a tetanus shot). If a wound gets red, swells or drains, seek immediate medical attention.

Wash your hands

Use soap and water to wash your hands. If water isn't available, you can use alcohol-based products made for washing hands.

Wear protective gear for cleanup work

Wear hard hats, goggles, heavy work gloves, and watertight boots with steel toes and insoles (not just steel shank). Wear earplugs or protective headphones to reduce risk from equipment noise.

Animals and Mosquitoes

Wild or stray animals may be disoriented and dangerous after a hurricane, flood, or other disaster, so be cautious. It is imperative to beware of snakes and other wild animals that may have been brought into the area by floodwaters. If a snake bites you, try to identify it so that, if it is poisonous, you can be given the correct anti-venom. Do not cut the wound or attempt to suck the venom out; seek medical attention immediately. Remove any animal carcasses from your property to avoid attracting other animals, such as rats. Wear insect repellent when outdoors, as flooding can lead to more mosquitoes, which may carry disease.

Source: cdc.gov

The steps a person takes in the moments following a disaster are just as important, if not more so, as what they do before and during the event. It can mean the difference between life and death. Adhering to the following guidance can go a long way toward keeping you and your family safe.

Food Safety

Throw away food that may have come in contact with flood or storm water. Throw away canned foods that are bulging, opened, or damaged. If cans have come in contact with floodwater or storm water, remove the labels, wash the cans and dip them in a solution of one cup of bleach in five gallons of water. Using a marker, re-label the cans. Throw away food that has an unusual odor, color, or texture. Throw away perishable foods that have been above 40 °F for two hours or more. Thawed food that contains ice crystals or is 40°F or below can be refrozen or cooked.

While the power is out, avoid opening refrigerator and freezer doors. Add block ice or dry ice to your refrigerator if the electricity is expected to be off longer than four hours. Wear heavy gloves when handling ice.

Water Safety

Local authorities will tell you if tap water is safe to drink or to use for cooking or bathing. If the water is not safe to use, follow local instructions to use bottled water or to boil or disinfect water for cooking, cleaning, brushing teeth, or bathing.

QUESTIONS FREQUENTLY ASKED AFTER A DISASTER



FEMA

Making sense of it all in the fog that exists after a disaster or emergency can be difficult. Fortunately, there are people available to assist in such matters, and, among them, the Federal Emergency Management Agency is high on the list. If disaster assistance is the question, FEMA is most likely the answer.

The first step in registering for disaster assistance is to call the FEMA toll-free registration number 1-800-621-FEMA (1-800-621-3362), or TTY 1-800-462-7585 for those with hearing or speech impairment. Since the same number is used for both the registration process and for checking the progress on a previous application, several options are available. By choosing 1, applicants will be directed to the registration process, and will be promptly given a registration number, which, along with their Social Security number, will be used to track them through the recovery process.

That process is individually handled if they are identified as having special needs according to set criteria. The next step for an applicant with special needs is to complete and sign an "Authorization to Release Confidential Information" form.

It's best to place calls either early in the morning or late at night. In addition to having pen and paper available to record important phone contacts when registering, a person will also need their Social Security number; current and pre-disaster address and phone number; insurance information and type; and the routing and account numbers from their bank – if they choose to have available funds transferred directly into the financial institution.

People can also apply for assistance online at fema.gov. Many communities have computer resources at their public libraries for those without internet access.

Those who need help completing the application process can call FEMA's Helpline, which is the same number as the application line. They will be directed to a person who can tell them where the nearest Disaster Recovery Center

is located. Applicants should ensure they have the necessary paperwork with them when they go.

Following the initial contact, a copy of "Help After a Disaster: Applicant's Guide to the Individuals & Households Program" will also be sent. The applicant's guide is also available online at www.fema.gov/pdf/about/process/help_after_disaster_english.pdf. This is a very useful publication that explains how FEMA's disaster assistance program works; describes additional kinds of help available from other federal, state, and voluntary agencies; and gives many important tips on how to make the most of all these programs. FEMA urges all applicants to look in the applicant's guide first for answers to any questions they may have about disaster assistance.

When a person has damage to their home and applies for help with FEMA, an inspector will call within 7-10 days to make an appointment to verify the damage. Based on his or her eventual verification, the applicant may then receive funds with which to make repairs to the house to make it safe, sanitary, or functional, as well as funds for renting other lodging. Requirements for ramps for travel trailers or mobile homes are part of the initial assessment. Those who require such services should call the toll-free FEMA Helpline at 1-800-621-FEMA (1-800-621-3362). A helpline representative will ensure that someone will return the call.

At this point, the applicant may receive an application in the mail for a loan from the U.S. Small Business Administration.

By completing this form, the applicant will remain under consideration for further assistance. If upon review of the application, the SBA determines that a person is financially qualified and able to repay a long-term, low-interest loan, he or she will be offered a loan. Actual loan amounts and terms are set by the SBA and are based on each applicant's financial condition. The disaster loan program managed by the U.S. Small Business Administration

is tailored to help people at all levels of income. Interest rates can be as low as 3.187 percent for homeowners.

SBA may also provide a low-interest loan to assist with debris removal.

If it is determined that the person does not qualify for the loan, they will be considered for a FEMA grant assistance program. Loans must be repaid, while grants do not.

Whether or not a person accepts an SBA loan often depends on a variety of different circumstances, including their financial resources and personal preferences. If the property in question has a potential value for them or their heirs, they will probably want to repair their valuable investment. If they do not have the cash to repair the home to pre-disaster condition, a low-interest, long-term loan from the federal government may be the best solution.

Older adults may hesitate to apply for assistance because they are concerned that they may be forced to move from their home into a nursing home, assisted living facility, or travel trailer. Therefore, they often choose to stay in familiar surroundings, even though their home is damaged.

It is important to note that they will not be required to leave their home against their will.

Family, friends, and neighbors are encouraged to take a personal interest in the welfare of those with special needs and to offer help and transportation as needed. They can reassure the victim that he or she won't be forced to move and that an assistance grant does not have to be repaid.

Other Assistance

A person may be able to claim casualty losses on their taxes and receive an early benefit from such a deduction. Those who think they may qualify should call the Internal Revenue Service toll-free at 1-800-829-1040 (or 1-800-829-4059 for the deaf or speech impaired), or go online at irs.gov.

In addition, the local American Red Cross chapter and volunteer agencies

are among the first to respond to such basic human needs during a disaster. A connection to them will bring a quick response and some suggestions that may help in taking additional action to speed recovery. Remember, though, that an application to the American Red Cross will not connect a person with FEMA for help. Applicants need to call the FEMA registration hotline in order to be considered for a wide variety of FEMA assistance, including that previously mentioned in this article.

Many homeowners insurance policies cover debris removal. FEMA and the State of Florida may provide funds for cleaning up debris on private property or in gated communities if the debris prevents access or is damaging the home. Local officials also have pickup schedule information for debris placed on public property in the local area. Contact county emergency managers or go online to learn their current debris removal information.

Replacing Vital Documents After a Disaster

The U.S. government's official web portal is usa.gov. This website is an all-inclusive source of information related to our governments – be it federal, state, local, or tribal.

Included in the site is a page with a collection of links that can help you replace documents that have been lost or damaged: bank records; birth, marriage, and death certificates; damaged money; document restoration; drivers' licenses and vehicle registration; federal civilian personnel records; immigration documents; medical information forms; Medicare card replacement; military records; passports; savings bonds; Social Security cards; and tax returns.

The web address is: usa.gov/replace-vital-documents.



ABOVE: Mobile Disaster Recovery Center vehicle is on display in front of the FEMA/ State Joint Field Office in Tallahassee.

FEMA Disaster Recovery Centers

What are Disaster Recovery Centers?

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs or for questions related to their case. If there is a DRC open in the area, the location will be listed on the FEMA website.

NOTE: Applicants generally cannot register for assistance at a DRC, but instead must first register by applying online at fema.gov or calling toll-free 1-800-621-FEMA (or 1-800-621-3362); for deaf or speech-impaired only, call TTY 1-800-462-7585.

What services do they provide?

Some of the services that a DRC may provide include:

- Guidance regarding disaster recovery;
- Clarification of any written correspondence received;
- Housing assistance and rental resource information;
- Answers to questions, resolution to problems, and referrals to agencies that may provide further assistance;
- Status of applications being processed by FEMA;
- Small Business Administration (SBA) program information if there is an SBA representative at the Disaster Recovery Center location; and
- Assistance by local, state, and federal agencies.

FEMA representatives at the Disaster Recovery Center can answer questions and provide the status of an application. Representatives of the U.S. Small Business Administration will also be there. Check your local news media for the location of a center near you, or log on to fema.gov/disaster-recovery-centers for more info.

Source: fema.gov

Staying Safe from Scams in Storm Season...Continued from Page 8

not the case. Usually, the feared legal issue is not even real, and even if it happened to be, making payments to the scammers in this way won't make it go away.

Scammers also prey on victim's hopes and excitement when offering fake prizes, such as cruises, vacations, vehicles, or cash. Similar to the previous scam types, these promise big prizes in return for a "nominal," "processing," or "tax" fee that the victims are "required" to pay before receiving the prize.

Another method that scammers often use is pretending to be a family member or loved one in need, usually via phone, email, or social media. These are often more targeted attacks, utilizing information from Facebook and other publicly available sources to find names of people close to you and pretending to be them. Scam tactics can include pretending that the loved one needs money for medical payments, is stuck overseas and needs money to get home, has been imprisoned and needs money to gain release, or needs money related to hurricane evacuation or recovery. Following natural disasters, scammers may also prey upon the goodwill of others by starting fraudulent charities to illicit donations or conducting building repair and contractor scams. Payment requests will often be in the same sort of hard-to-trace methods: gift cards, prepaid debit cards, access to your bank account, and/or wiring money. As with the jury duty scams, use alternate means to reach out to the loved one in question to see if the request is genuine. Oftentimes, it's just another scammer looking to prey on your generosity and goodwill.

Here are a few general rules of thumb to help you avoid the scammers' tricks:

- Real law enforcement agencies, court officials, etc., will not demand payment over the phone, nor directly via email. If a seemingly legitimate email from a governmental agency directs you to a website to make a payment, make sure the website is legitimate (check the website address or URL carefully, if in doubt, search for the site independently or call the agency to verify).
- Arrest warrants don't magically go away with a simple payment. If the caller is offering to do so, it's probably a scam.
- Conversely, if it seems like an offer (especially an unexpected or unsolicited one) is too good to be true, it usually is. Be highly skeptical of any "prize" that requires you to pay anything before you can receive it.
- Official government agencies don't solicit payments in gift cards or ask customers to wire them money. Scammers,

however, often do, thanks to those types of payments being harder to trace.

- When in doubt, look up the real number of the court or agency in question and call to verify whether there is any validity to the caller's claims of your facing any legal issues. Don't trust that your incoming caller ID is necessarily representative where the call is actually coming from.

The Florida Department of Law Enforcement has several resources to help keep you safe from crime. One of the most important tools at your fingertips is FDLE's Florida Criminal History Check. The Department's Division of Criminal Justice Information Services is the central repository for criminal history information for the state of Florida. Each year, FDLE receives approximately one million arrest records from Florida law enforcement agencies.

Criminal history is a chronological listing of an individual's criminal record consisting of arrest, disposition, and incarceration. In order to maintain the highest level of service, and to better meet the needs of criminal history record check customers, Florida's Legislature has implemented criminal history record check fees. The fee is \$24.00.

FDLE also offers citizens a cost-free search to determine whether an individual is a wanted criminal on its "Wanted Persons" search page. To identify those offenders who may be among a select group of convicted felons, the "worst-of-the-worst," FDLE provides a search site as well called "Search Career Offenders." These are individuals who have been designated by a court as a habitual violent felony offender, a violent career criminal, or a three-time violent felony offender. Career Offenders are individuals who have been designated by a court as a habitual violent felony offender, a violent career criminal, or a three-time violent felony offender.

Florida citizens and visitors can determine the presence of sexual offenders and predators by searching FDLE's Sex Offender database.

All of these resources can be found on FDLE's website at fdle.state.fl.us, while many resources are also available on FDLE's new mobile app, available completely free of charge in the Apple App Store and the Google Play store.

By being forewarned, you and your family, friends, and neighbors can be forearmed against the man-made calamities that frequently occur along with the natural disasters.

Information and referrals for elder services are available through the Elder Helpline within each county. For the deaf or speech impaired, all Elder Helplines can be accessed through the Florida Relay by dialing 711 from anywhere in Florida.

Information & Referral:
1-800-96-ELDER
(1-800-963-5337)

Florida Area Agencies on Aging (Counties Served)

Northwest Florida Area Agency on Aging, Inc.
5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101
(Escambia, Okaloosa, Santa Rosa and Walton Counties)

Area Agency on Aging for North Florida, Inc.
2414 Mahan Drive
Tallahassee, FL 32308
850-488-0055
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

Elder Options
100 SW 75th Street, #301
Gainesville, FL 32607
352-378-6649
(Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

ElderSource
10688 Old St. Augustine Road
Jacksonville, FL 32257
904-391-6600
(Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

Area Agency on Aging of Pasco-Pinellas, Inc.
9549 Koger Boulevard North
Gadsden Building, Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)

Senior Connection Center, Inc.
8928 Brittany Way Tampa, FL 33619
813-740-3888
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

Senior Resource Alliance
988 Woodcock Road, Suite 200
Orlando, FL 32803
407-514-1800
(Brevard, Orange, Osceola and Seminole Counties)

Area Agency on Aging for Southwest Florida
15201 N. Cleveland Avenue, Suite 1100
North Fort Myers, FL 33903
239-652-6900
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)

Your Aging and Disability Resource Center
4400 North Congress Avenue
West Palm Beach, FL 33407
561-684-5885
(Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)

Aging and Disability Resource Center of Broward County, Inc.
5300 Hiatus Road
Sunrise, FL 33351
954-745-9567
(Broward County)

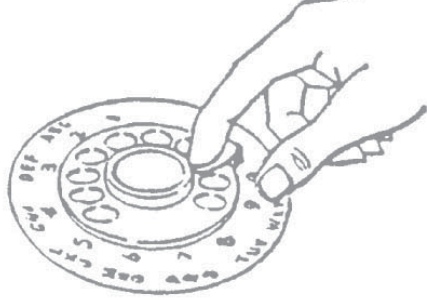
Alliance for Aging, Inc.
760 NW 107th Avenue, Suite 214
Miami, FL 33172
305-670-6500
(Miami-Dade and Monroe Counties)

If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TDDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-955-8771.

FLORIDA ELDER HELPLINE DIRECTORY
Please call the telephone number below in your area for information and referrals.

Alachua.....800-262-2243	Lee..... 866-413-5337
Baker..... 888-242-4464	Leon..... 866-467-4624
Bay..... 866-467-4624	Levy.....800-262-2243
Bradford.....800-262-2243	Liberty..... 866-467-4624
Brevard..... 407-514-0019	Madison..... 866-467-4624
Broward..... 954-745-9779	Manatee..... 800-336-2226
Calhoun..... 866-467-4624	Marion.....800-262-2243
Charlotte.....866-413-5337	Martin..... 866-684-5885
Citrus.....800-262-2243	Miami-Dade.....305-670-4357
Clay..... 888-242-4464	Monroe.....305-670-4357
Collier.....866-413-5337	Nassau..... 888-242-4464
Columbia.....800-262-2243	Okaloosa..... 866-531-8011
DeSoto.....866-413-5337	Okeechobee..... 866-684-5885
Dixie.....800-262-2243	Orange.....407-514-0019
Duval..... 888-242-4464	Osceola.....407-514-0019
Escambia..... 866-531-8011	Palm Beach..... 866-684-5885
Flagler..... 888-242-4464	Pasco.....727-217-8111
Franklin..... 866-467-4624	Pinellas.....727-217-8111
Gadsden..... 866-467-4624	Polk..... 800-336-2226
Gilchrist.....800-262-2243	Putnam.....800-262-2243
Glades.....866-413-5337	Santa Rosa..... 866-531-8011
Gulf..... 866-467-4624	Sarasota..... 866-413-5337
Hamilton.....800-262-2243	Seminole.....407-514-0019
Hardee..... 800-336-2226	St. Johns..... 888-242-4464
Hendry.....866-413-5337	St. Lucie..... 866-684-5885
Hernando.....800-262-2243	Sumter.....800-262-2243
Highlands..... 800-336-2226	Suwannee.....800-262-2243
Hillsborough..... 800-336-2226	Taylor..... 866-467-4624
Holmes..... 866-467-4624	Union.....800-262-2243
Indian River..... 866-684-5885	Volusia..... 888-242-4464
Jackson..... 866-467-4624	Wakulla..... 866-467-4624
Jefferson..... 866-467-4624	Walton..... 866-531-8011
Lafayette.....800-262-2243	Washington..... 866-467-4624
Lake.....800-262-2243	

Elder Helpline Can Assist Non-English Speakers



By calling the Elder Helpline, Florida's elders can access information and referral services through a translation service. Telephone interpreters provide live, on-the-line assistance by translating from English into as many as 148 different languages.

Are you worried that an elder relative or friend may be the victim of abuse? You can report known or suspected cases of abuse by calling Florida's Abuse Hotline at **1-800-96-ABUSE (1-800-962-2873)**.

Government and Volunteer Agencies

DISASTER CONTACT INFORMATION Family, friends, and neighbors who wish to assist elder or special-needs storm survivors may find the following list of telephone numbers helpful:

Florida Emergency Information Line	1-800-342-3557
FEMA Registration (first step for disaster assistance)	1-800-621-3362 (or 1-800-621-FEMA)
FEMA (TTY)	1-800-462-7585
American Red Cross (food, shelter, financial assistance) (volunteers & donations)	1-800-733-2767 Español: 1-800-257-7575
Salvation Army	1-800-725-2769
Feeding America	1-800-771-2303
Florida Volunteer and Donations Hotline	1-800-354-3571
Elder Helpline (Information + Referral) (Florida Department of Elder Affairs)	1-800-963-5337 (or 1-800-96-ELDER)
Florida Department of Financial Services (Storm Hotline)	1-800-227-8676 (or 1-800-22-STORM) TDD: 1-800-640-0886
Price Gouging Hotline (Florida Attorney General)	1-866-966-7226
Price Gouging Hotline (Florida Department of Agriculture and Consumer Services)	1-800-435-7352
Florida Abuse Hotline	1-800-962-2873 (or 1-800-96-ABUSE)
Small Business Administration Helpline (SBA disaster loans for applicants)	1-800-659-2955
Social Security Administration (information on programs)	1-800-772-1213 TTY: 1-800-325-0778
IRS (tax information)	1-800-829-1040 TDD: 1-800-829-4059
U.S. Department of Veterans' Affairs (information and referral)	1-800-827-1000 TDD: 1-800-829-4833
FEMA Fraud & Abuse Hotline (Department of Homeland Security)	1-800-323-8603
Florida Child Care (resource and referral)	1-866-357-3239
Florida Power & Light (outages update)	1-800-468-8243
Unemployment Claims (Florida Department Economic Opportunity)	1-800-204-2418

Information needed when contacting FEMA

- Your Social Security number
- Current and pre-disaster address
- A telephone number where you can be contacted
- Insurance information
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account)
- A description of your losses that were caused by the disaster

Florida Special Needs Registries

To learn about special needs services in your area, including special needs shelters, call your county at the number below.* For information on the Special Needs Registry, visit floridadisaster.org/planprepare.

Alachua	352-264-6500	Leon	850-606-3700
Baker	904-259-6111	Levy	352-486-5213
Bay	850-784-4000	Liberty	850-643-2339
Bradford	904-966-6336	Madison	850-973-3698
Brevard	321-637-6670	Manatee	941-749-3500 or 941-749-3547
Broward	954-831-3908 TTY: 954-831-3940	Marion	352-369-8100
Calhoun	850-674-8075	Martin	772-287-1652
Charlotte	941-833-4000	Miami-Dade	TTY: 305-468-5400 TDD: 305-468-5402
Citrus	352-746-5470	Monroe	305-289-6018
Clay	904-284-7703	Nassau	904-548-0900
Collier	239-252-3600	Okaloosa	850-651-7150
Columbia	386-758-1125	Okeechobee	863-763-3212 863-462-5819
Dade	(See Miami-Dade)	Orange	407-836-9140
DeSoto	863-993-4831	Osceola	407-742-9000
Dixie	352-498-1240 ext. 231	Palm Beach	561-712-6400
Duval	904-255-3110	Pasco	727-847-8137 TDD: 727-847-8949
Escambia	850-471-6400	Pinellas	727-464-3800
Flagler	386-313-4200	Polk	863-298-7000
Franklin	850-653-8977	Putnam	386-329-0379
Gadsden	850-875-8642	Santa Rosa	850-983-5360
Gilchrist	386-935-5400	Sarasota	941-861-5000
Glades	863-946-6020	Seminole	407-665-5102
Gulf	850-229-9110	St. Johns	904-824-5550
Hamilton	386-792-6647	St. Lucie	772-462-8100
Hardee	863-773-6373	Sumter	352-569-1600
Hendry	863-674-5400	Suwannee	386-364-3405
Hernando	352-754-4083	Taylor	850-838-3575
Highlands	863-385-1112	Union	386-496-4300
Hillsborough	813-307-8063 813-272-5900 TDD: 813-301-7173	Volusia	386-254-1500
Holmes	850-547-1112	Wakulla	850-745-7200
Indian River	772-226-3900	Walton	850-892-8065
Jackson	850-482-9678 or 850-718-0008	Washington	850-638-6203
Jefferson	850-342-0211		
Lafayette	386-294-1950		
Lake	352-343-9420		
Lee	239-533-0620		

*Source: **Florida Division of Emergency Management** All numbers are correct at time of publication. Numbers are updated throughout the year at floridadisaster.org/shelters.