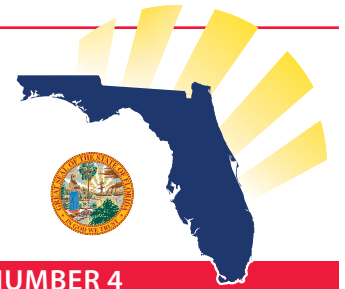


DISASTER PREPAREDNESS GUIDE FOR ELDERS



JULY/AUGUST 2017

ELDER UPDATE — SPECIAL EDITION

VOLUME 28, NUMBER 4

ALWAYS BE PREPARED



Jeffrey S. Bragg
Department of
Elder Affairs

Living in a coastal state, we are faced with certain risks for natural disasters and other emergencies for which we must always be prepared. While we hope for the best at all times, it would be irresponsible not to have an emergency plan for when those emergencies do occur.

Many different types of disasters can force people to evacuate their homes, and proper and timely evacuation can be the difference between life and death. While it may be difficult to leave your home, your support network, and your friends, it could be even worse to ignore the warnings of emergency officials and stay behind.

According to Florida law, individuals with special needs are eligible for evacuation assistance should they need it. If you have special needs, and family or friends are not available to help you, you may qualify for assistance services. Register with your local emergency

management agency before disaster strikes.

Whatever your circumstances, each family or household needs to have a plan to protect itself during a disaster. This plan should include what you will do and where you will go in case of evacuation. As part of your plan, organize a disaster preparedness kit to sustain you and your family for seven days. Most importantly, discuss your plan with your family, friends, and neighbors. Keeping your loved ones informed allows for consistency and prevents confusion should an emergency arise. Should a disaster occur, the plan you have in place will help protect you from further distress.

Florida is home to nearly 5.2 million seniors age 60 and older, and approximately one in four of them suffers some physical impairment. It is critical that as good neighbors, we assist those who might not be able to prepare for a disaster. In an emergency, we must come together as Floridians to ensure that no person is left without help.

Florida's elders have always been resilient. I encourage you to read and save

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Governor Rick Scott



As Floridians, we are proud to live in a beautiful state with world-class beaches, family-friendly attractions, and thriving businesses.

Yet, we must also realize that natural disasters or other emergency events have the potential to impact our state, and preparation is a responsibility every Floridian must take seriously. Last year, Florida was challenged like never before as we faced the Zika virus, two hurricanes, and the terrorist attack at Pulse Nightclub. However, Florida has proven time and time again that we are a strong and resilient state. I have been humbled by how our entire state has banded together over the past year to rebuild, recover, and ensure we are prepared well in advance of any future disasters.

As an older Floridian, you are an important part of Florida's turn-

around story. From Florida's World War II generation to baby boomers, older Floridians bring incredible experience and expertise to our state. We honor your vitality, and we want to make sure you and your family are thoroughly prepared for potential emergencies by having a plan of action in place.

This *Disaster Preparedness Guide for Elders* can help you and your loved ones prepare for and recover from weather-related and other emergency events. Every Floridian should develop an emergency plan, prepare a disaster kit, and know where to go if evacuation is necessary, keeping in mind specific medical needs you or your loved ones may have. Safety is our number one priority, and while disasters such as hurricanes or wildfires can be dangerous, the proper preparation can help keep you, your home, and your loved ones safe. I encourage you to use this guide as a helpful resource and begin planning today.

July/August 2017

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ELDER UPDATE

(USPS 403-710/ISSN 1060-4545)

Elder Update is a bimonthly publication mailed in state to Florida residents at no cost to recipients. Out of state, *Elder Update* can be accessed at <http://elderaffairs.state.fl.us>.

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Elder Update welcomes submissions from readers. However, due to the volume of submissions, acknowledgements cannot be mailed. Articles selected for publication must provide accurate information to Florida's elders about aging-related programs and services and complement the Department's mission. The editor reserves the right to edit submitted material.

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POSTMASTER:
Send address changes to:
Elder Update

Department of Elder Affairs
4040 Esplanade Way
Tallahassee, Florida 32399-7000

Periodicals postage paid at
Tallahassee, Florida, and additional
offices.

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 supplies before you evacuate. Secure structurally unstable building materials.
- Buy a fire extinguisher and make sure your family knows where to find it 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 www.cdc.gov/disasters/petprotect.html.

Emergency Supplies You Will Need

You should stock your home with supplies that may be needed during the emergency period. At a minimum, these supplies should include:

- Several clean containers for water, large enough for a 3-5 day supply of water (about five gallons for each person).
- A 3-5 day supply of non-perishable food.
- A first aid kit and manual.
- A battery-powered radio, flashlights, and extra batteries.
- Sleeping bags or extra blankets.
- Water-purifying supplies, such as chlorine or iodine tablets or unscented, ordinary household chlorine bleach.
- Prescription medicines and special medical needs.

- Baby food and/or 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 emergency plans and supply kits at www.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.
- If no vehicle is available, 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 in the radio or television for weather updates.
- Listen for disaster sirens and warning signals.
- Prepare an emergency kit for your car with food, flares, booster cables, maps, tools, a first aid kit, fire extinguisher, sleeping bags, etc.
- 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. Officials with the National Hurricane Center no longer advise taping windows.
- Put livestock and family pets in a safe area. Due to food and sanitation requirements, emergency shelters cannot accept animals.

- Place vehicles under cover, if at all possible.
- Fill sinks and bathtubs with water as an extra supply for washing.
- Adjust the thermostat on refrigerators and freezers to the coolest possible temperature.

If You Are Ordered to Evacuate

Because of the destructive power of a hurricane, you should 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—others may be blocked—and expect heavy traffic.

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, if possible.
- 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

CONTINUED ON PAGE 22

Homeowners Insurance Annual Check-up

Sha’Ron James
Office of the Florida Insurance
Consumer Advocate

As Florida’s Insurance Consumer Advocate and a homeowner, I know that 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, I encourage 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 insurance 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.

Do I know what my homeowners policy covers?

Many policyholders renew their policy every year without reviewing the coverage limits. Insurance contracts are complex, legal documents. That’s why I 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.

Do I know what my homeowners association or condo insurance policy covers?

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 when conducting an “annual check-up” on my homeowners insurance policy?

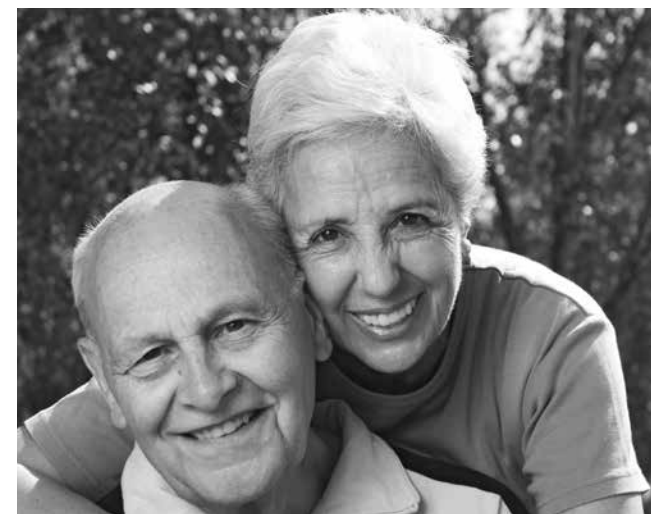
HURRICANE DEDUCTIBLE: This is the amount the homeowner is responsible to pay out-of-pocket before the insurance company will cover the remaining cost of repairs up to the policy limits. Homeowners policies contain two deductibles: one is the “hurricane” deductible (insurers must offer a hurricane deductible 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).

FLOOD INSURANCE: Homeowners policies do not cover flood damage. 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.

I encourage 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 re-construction 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 www.myfloridacfo.com or call the Department of Financial Services at 1-877-My-FLCFO (1-877-693-5236).

The Insurance Consumer Advocate is appointed by Florida Chief Financial Officer Jeff Atwater and 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.

HURRICANE FACTS

- A hurricane is a type of tropical cyclone, the generic term for a low-pressure system that generally forms in the tropics. A typical cyclone is accompanied by thunderstorms and, in the Northern Hemisphere, a counterclockwise circulation of winds near the earth's surface.
- All Atlantic Ocean and Gulf of Mexico coastal areas are subject to hurricanes or tropical storms. Parts of the southwest United States and the Pacific coast experience heavy rains and floods each year from hurricanes spawned off Mexico.
- The Atlantic hurricane season lasts from June 1 - November 30, with the peak season from mid-August to late October.
- Hurricanes can cause catastrophic damage to coastlines and several hundred miles inland.
- Winds can exceed 155 miles per hour. Hurricanes and tropical storms can also spawn tornadoes and microbursts, create storm surges along the coast, and cause extensive damage from heavy rainfall.

Source: www.floridadisaster.org

The Saffir-Simpson Hurricane Scale

- Category 1:** Winds 74-95 mph
Minimal damage
- Category 2:** Winds 96-110 mph
Moderate damage
- Category 3:** Winds 111-130 mph
Extensive damage
- Category 4:** Winds 131-155 mph
Extreme damage
- Category 5:** Winds greater than 155 mph
Catastrophic damage

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 www.fmha.org or www.builtstronger.com.

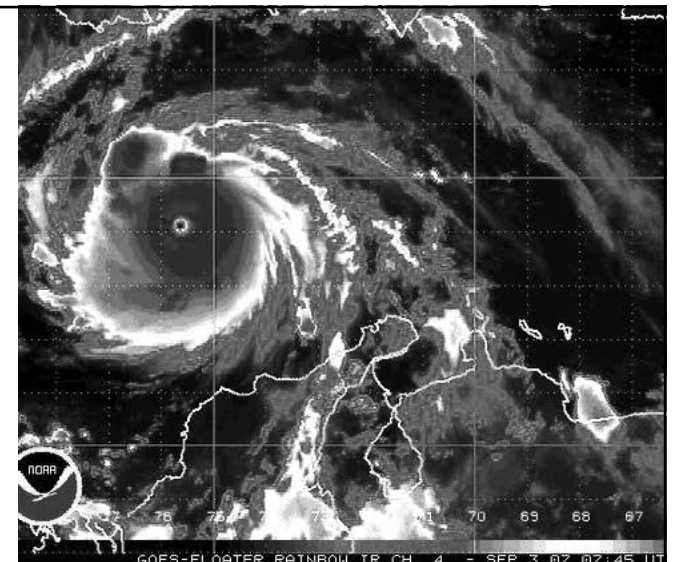
Source: Florida Manufactured Housing Association

2017 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.

Arlene	Gert	Maria	Tammy
Brett	Harvey	Nate	Vince
Cindy	Irma	Ophelia	Whitney
Don	Jose	Phillipe	
Emily	Katia	Rina	
Franklin	Lee	Sean	

Source: www.nhc.noaa.gov/aboutnames.shtml



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 www.FLGetA-Plan.com. 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 www.floodsmart.gov for more information on preventing and cleaning mold.
- Watch out for animals who 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 www.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 toll free 1-888-379-9531 or TDD 1-800-427-5593, or visit www.floodsmart.gov.



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

Tornadoes Measured by the Fujita Scale

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

EF0 – Gale Tornado 65-85 mph

Some damage to chimneys. Tree branches broken off. Shallow rooted trees uprooted.

EF1 – Moderate Tornado 86-110 mph

Peels surface off roofs. Mobile homes overturned. Moving autos pushed off roads.

EF2 – Significant Tornado 111-135 mph

Considerable damage. Roofs torn off frame houses. Large trees snapped or uprooted. Light-object missiles generated.

EF3 – Severe Tornado 136-165 mph

Severe damage. Roofs and some walls torn off well-constructed homes. Trains overturned. Most trees in forests uprooted. Heavy cars lifted off ground and thrown.

EF4 – Devastating Tornado 166-200 mph

Well-constructed houses leveled. Structures with weak foundations blown off some distance. Cars thrown and large missiles generated.

EF5 – Incredible Tornado 200 + mph

Strong frame houses lifted off foundations and disintegrated. Automobile-sized missiles fly through the air in excess of 100 mph. Trees debarked.

Source:

www.floridadisaster.org



BE ALERT, SEEK SHELTER, AND STAY SAFE 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.
- 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.

Be Prepared When Lightning Strikes

Lightning occurs with all thunderstorms. It averages 93 deaths and 300 injuries each year. It also causes several hundred million dollars in damage to property and forests annually. You should be aware of the dangers of lightning and how to protect yourself and your family from injuries.

Here are some helpful facts about lightning:

- What is lightning? Lightning occurs when the action of rising and descending air within a thunderstorm separates positive and negative charges. Lightning results from the buildup and discharge of electrical energy between positively and negatively charged areas.
- The average flash of lightning could light a 100-watt light bulb for more than three months.
- Most lightning occurs within the cloud or between the cloud and the ground.
- The air near a lightning strike is heated to 50,000 °F – hotter than the surface of the sun! The rapid heating and cooling of air near the lightning channel causes a shock wave that results in thunder.
- To estimate the distance in miles between you and the lightning flash, count the seconds between the lightning and the thunder and divide by five.
- Most lightning deaths and injuries occur when people are caught outdoors. Most casualties occur in the summer months and during the afternoon and early evening.
- Your chances of being struck by lightning are estimated to be one in 600,000.
- In recent years, people have been killed by lightning while boating, swimming, golfing, bike riding, standing under a tree, riding on a lawnmower, talking on the telephone, loading a truck, playing soccer, fishing in a boat, and mountain climbing.

MYTHS ABOUT LIGHTNING

MYTH: If it is not raining, then there is no danger from lightning.

FACT: Lightning often strikes outside of heavy rain and may occur as far as 10 miles away from any rainfall.

MYTH: The rubber soles of shoes or rubber tires on a car will protect you from being struck by lightning.

FACT: Rubber-soled shoes and rubber tires provide NO protection from lightning. However, the steel frame of a hard-topped vehicle provides increased protection if you are not touching metal. Although



TERMS TO KNOW

Thunderstorm Watch:
Conditions are favorable for severe weather.

Thunderstorm Warning:
Severe weather is occurring or has been detected by radar.

you may be injured if lightning strikes your car, you are much safer inside a vehicle than outside.

MYTH: People struck by lightning carry an electrical charge and should not be touched.

FACT: Lightning-strike victims carry no electrical charge and should be attended to immediately. Contact your local American Red Cross chapter for information on CPR and first aid classes.

MYTH: “Heat lightning” occurs after very hot summer days and poses no threat.

FACT: What is referred to as “heat lightning” is actually lightning from a thunderstorm too far away for thunder to be heard. However, the storm may be moving in your direction!

CDC'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, CDC'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, please visit www.cdc.gov/aging/emergency or call 1-800-CDC-INFO (1-800-232-4636).

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. The hearing and visually impaired can also get these warnings by connecting weather radios with alarm tones to other kinds of attention-getting devices like strobe lights, pages, 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 at www.nws.noaa.gov/nwr.

A NOTE FROM THE FLORIDA DEPARTMENT OF HEALTH: ZIKA VIRUS REMAINS A CONCERN

*Communications Office
Florida Department of Health*

Today, Florida and other states are experiencing a unique mosquito-borne disease in the Zika virus. The Zika virus – which originated in Africa and has now moved across the Atlantic Ocean into South America and Central America – exists most commonly in *Aedes aegypti* mosquitoes and sometimes in *Aedes albopictus* and is transmitted through their bites. With its presence in Florida, the Department of Health is in constant contact with the Centers for Disease Control and Prevention (CDC) regarding updates on the illness and the latest guidance on preparedness.

Zika is not an obvious illness. It has mild symptoms, and only about one in five people infected with the virus experience symptoms at all. Signs of Zika are similar to having a mild flu and include low-grade fever, rash, joint pain, red eyes and body aches. Because there is no specific treatment against the virus, symptom relief is the focus. Severe cases requiring hospitalization are uncommon, and the illness typically resolves within a week.

The clear majority of cases in Florida are travel-related. A travel-related case is defined as a disease contracted outside of the United States prior to arrival in Florida. We have also seen transmission of the virus through

our local mosquito population in South Florida. Last summer, there was a total of four active local transmission zones in Miami, but thanks to aggressive mosquito control techniques, the zones were closed once active transmission stopped occurring.

The main concern with the Zika virus is its effect on pregnant mothers and unborn babies, and recently CDC confirmed that Zika has a causal relationship with birth defects such as microcephaly, a condition where a baby is born with an underdeveloped brain. Florida has monitored pregnant women with evidence of Zika, regardless of symptoms, since January last year. A total of 352 pregnant women have been monitored for Zika, 299 in 2016 and 26 in 2017. CDC recommends that women who are pregnant or thinking of becoming pregnant postpone travel to Zika-affected areas.

Additionally, the virus also likely causes Guillain-Barre Syndrome (GBS) in a small proportion of infections. GBS is a neurological disorder that attacks the nervous system and uses a person's own immune system to damage nerve cells. This results in muscle weakness and sometimes paralysis. CDC continues to investigate the link between Zika and this disorder.

Fortunately, Florida has a state public health laboratory system in place that has plenty of tests for the Zika virus, and with CDC guidelines, the Department of Health is closely monitoring imported cases.

A critical step for prevention and containment of Zika is mosquito control. The state continuously runs a robust mosquito-borne illness surveillance system, and is in partnership with CDC, the Florida Department of Agriculture and Consumer Services, and local county mosquito control boards to ensure that the proper precautions are being taken to protect residents and visitors.

Florida residents have an important role in mosquito control efforts. This particular mosquito likes to live around homes and dwellings. “Drain and cover” is the way to remember the steps needed to take for residential mosquito control: eliminate any sources of standing water where the mosquito can breed; use mosquito repellent in the morning and evening and cover up with proper clothing; and be sure that screens are in place and intact over your windows and doors.

For further information on Zika and mosquito borne illness, please visit our website at www.Florida-Health.gov or call the Zika Virus Information Hotline at 855-622-6735.

MEDICAL RESERVE CORPS NEEDS YOU DURING HURRICANE SEASON, THROUGHOUT THE YEAR

*Communications Office
Florida Department of Health*

Senior adults 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 becoming a member of Florida's Medical Reserve Corps.

The Medical Reserve Corps Network is a community-based group of volunteers from medical and non-medical backgrounds that supports public health and medical efforts by promoting good health across the state and works 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. For a map of the network, please visit this link: http://www.floridahealth.gov/programs-and-services/emergency-preparedness-and-response/disaster-response-resources/mrc/_documents/fl-mrc-network-map.pdf.

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.

In fact, during 2015-16 Florida MRC units provided more than 35,300 volunteer hours and over \$1.52 million in volunteer services and donations. What a way to make an impact in local communities!

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 www.FloridaMRC.com.



Planning Ahead for Hearing Impaired Elders

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:

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

(2) Have a Checklist:

- Emergency Contact Information** – If you are deaf or hard of hearing, develop an emergency com-

munication plan. Ask an out-of-state relative or friend who can communicate with you to be the contact person. Be able to contact that person by pager or teletypewriter (TTY). If you or your out-of-state relative does not have a TTY or pager, ask a hearing person to contact them for you.

- 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.
- Special Needs Registry** – Before an emergency occurs, visit www.FLGetAPlan.com 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 be found at www.FloridaDisaster.org, 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.

- 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].
- 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:

- Battery-operated light source with EXTRA BATTERIES to aid in lip-reading and ASL comprehension.
- Notebook and pen for writing notes.
- Cell phone with text message feature or two-way pager.
- Car charger for cell phone and pager.
- Extra batteries for any assistive listening device you might use, such as hearing aids and cochlear implants.
- NOAA weather radio with text alerts and visual/tactile alerts; or portable AM/FM radio with EXTRA BATTERIES.

- Portable TTY with EXTRA BATTERIES.
- 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:

- “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 www.FloridaDisaster.org.

Disaster Preparedness Resources for the Deaf and Hard of Hearing
Florida Division of Emergency Management: www.floridadisaster.org/getaplan

Nationwide Emergency Email Alerting Network: www.emergencyemail.org

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

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



INCLUDE PETS IN YOUR DISASTER PLAN

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 animals 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, hearing impaired, 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/petplan.htm

www.pets-allowed-hotels.com

www.petswelcome.com

Sources: www.fema.gov



HOW TO ASSEMBLE A DISASTER SUPPLY 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.

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.

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 pro-

tein 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.

You can visit www.FLGetAPlan.com to build your Family Emergency Plan. A customized Disaster Supply Kit will be generated as part of your plan.

Source: www.fema.gov

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			
Supplies	Home	Vehicle	Work
First aid kit and manual			
Germicidal hand wipes or waterless, alcohol-based hand sanitizer			
Antiseptic wipes			
Large, medical grade, non-latex gloves			
Cold pack			
Scissors (small, personal)			
Tweezers			
Assorted sizes of safety pins			
Cotton balls			
Thermometer			
Tube of petroleum jelly or other lubricant			
Sunscreen			

Non-Prescription and Prescription Medicine Kit Supplies and Medical Support Equipment			
Supplies	Home	Vehicle	Work
Antibacterial ointment			
Aspirin & non-aspirin pain reliever			
Anti-diarrhea medication			
Antacid (for upset stomach)			
Laxative			
Vitamins			
Prescription drugs (two-week supply) and copies of prescriptions			
Dentures & cleaning solution			
Extra eyeglasses/contact lenses & cleaning solution			
Hearing aid & extra batteries			
Medical support equipment (wheelchairs with extra battery if motorized, walkers, cane, dressings, oxygen & tubes, feeding equipment, etc.)			

Sanitation and Hygiene Supplies		
Item	Item	
Towelettes, body wipes, soap, hand sanitizer	Heavy-duty plastic garbage bags & ties for personal sanitation use & toilet paper	
Washcloth & towel	Medium-sized plastic bucket with tight lid	
Tooth paste, toothbrushes	Disinfectant & household chlorine bleach	
Shampoo, comb & brush	Feminine supplies	
Deodorants	Toilet paper	
Razor, shaving cream	Diapers, disposable incontinence supplies	
Lip balm, insect repellent	Mirror	

Equipment and Tools			
Tools		Kitchen Items	
Portable, battery-powered or hand-cranked, radio television and extra batteries or NOAA weather radio		Household liquid bleach to treat drinking water or water purification tablets in a plastic bag	
Booster cables for car & full tank of gas		Paper cups, plates & plastic utensils	
Flashlight & extra batteries		All-purpose knife	
Signal flare		Manual can opener	
Matches in a waterproof container (or waterproof matches)		Small cooking stove & a can of cooking fuel (if food must be cooked)	
Shut-off wrench, pliers, shovel & other tools		Aluminum foil & plastic wrap	
Duct tape & scissors		Resealable plastic bags	
Plastic sheeting		Garbage bags	
Whistle		Sugar, salt, pepper	
Work gloves		Miscellaneous Items	
Paper, pens & pencils		Cards, games, books	
Needles & thread		Toys for kids	
Small canister, ABC-type fire extinguisher		Battery-operated travel alarm clock	

Food and Water for at Least 3-5 Days			
Supplies	Home	Vehicle	Work
Water (1 gallon per person, per day)			
Ready-to-eat canned meats, fruits, vegetables & soups			
Canned or boxed juices or milk			
High-energy foods such as peanut butter, nuts, jelly, low-sodium crackers, granola bars, fruit bars, dried fruit & trail mix			
Special foods for persons on special diets			
Snacks			
Instant coffee			
Cereals			
Powdered milk			

Clothes and Bedding Supplies			
Supplies	Home	Vehicle	Work
Complete change of clothes			
Extra pair of shoes (sturdy shoes or boots)			
Rain gear			
Hat			
Jacket			
Extra socks			
Extra underwear			
Sunglasses			
Blankets/sleeping bags & pillows			
Folding cot or lawn chair			

Documents & Keys	
Item	Stored
Personal identification	
Cash & coins	
Credit cards	
Extra set of house keys & car keys	
Videotaped documentation of all valuables in home	
Written instructions for how to turn off electricity, gas & water if authorities advise you to do so	

Photocopies (stored in waterproof plastic bag)	
Birth certificate	
Marriage certificate	
Driver's license	
Social Security card	
Passport	
Will (including living wills & advance directives)	
Deeds	
Inventory of household goods	
Insurance papers (property, health and life)	
Immunization records & copies of prescriptions	
Name, phone number, address of your doctors, home health agency, hospital, pharmacists, caregiver (Also keep copies posted by all home telephones.)	
A list of models & serial numbers as well as suppliers for medical equipment such as pacemakers, feeding pumps, home IV units, suction machines, wheelchairs, braille or lower vision equipment, etc.	
Written instructions regarding your medical care (If applicable, a copy of the pre-admission letter from your doctor stating that you are to be taken to a specific hospital or nursing home)	
Bank & credit card account and routing numbers	
Stocks & bonds	
Emergency contact list (family & friends) with phone numbers & addresses	
Map of the area & phone numbers of places you could go	
Driving instructions & contact information of where you are going	

Pet supplies	
Extra food (store in sturdy containers)	
Cleaning supplies	
Pet carrier (labeled)	
Medications & pet first-aid supplies	
Pet's medical/vaccine records & vet contact information	
Leashes, collars, harnesses & muzzles	
Two sets of pet ID tags (one on the pet & an extra)	
Pet dishes, litter pan, litter & plastic bags	
Toys & blankets	
Proof of ownership (photos of owners with pets, registration papers, "chip" registration, etc.)	
"Lost Animal" posters (previously made)	

Information for Individuals With Access and Functional 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 www.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.

IF YOU SEE SOMETHING, SAY SOMETHING™

Florida's Campaign and Tool Kit

We All Play a Role in Keeping Florida Safe

After the November 2015 Paris terrorist attacks, FDLE relaunched the *If You See Something, Say Something™* campaign to help keep our Florida communities safe.

The initiative encourages citizens to report suspicious activities and threats through one statewide, toll-free number, 1-855-FLA SAFE. Tips received through the hotline and online reporting form are received by the Florida Fusion Center, a 24-hour watch desk at FDLE in Tallahassee.

Once a tip comes in, intelligence analysts assess the information and pass it along to local law enforcement agencies. In an average week, the Florida Fusion Center receives between 20 and 30 suspicious activity tips from the hotline.

Suspicious activity is any behavior that could indicate terrorism or a terrorism-related crime. Examples of suspicious activity include the following:

- a package or luggage that is left unattended,
- a vehicle that is parked in an odd location,
- extended loitering without explanation (particularly in concealed or secure locations), and
- repeated or prolonged observation of a building with binoculars or video camera.

Some of these activities could be innocent. It's up to law enforcement to determine whether the behavior warrants investigation. The activities above are not all-inclusive, but have been compiled based on studies of pre-operational aspects of both successful and thwarted terrorist events over several years.

To learn more about suspicious activity, visit Florida's online *If You See Something, Say Something™* Tool Kit. The tool kit, which was launched last year, contains a variety of safety information for citizens and businesses.

You'll find educational videos and flyers from active-shooter and bomb-threat preparedness to industry specific information for more than a dozen community organizations and businesses including religious facilities, parks, and health care.

Law enforcement will do all it can to prevent terrorist attacks in Florida. But we need your help. By visiting the online tool kit, you will learn what suspicious activity is and how you can help keep your community safe.

Historically, following a terrorist attack, at least one person has seen suspicious behavior by a suspect. We know when this information is reported, we have a better chance of preventing or minimizing an attack.

The *If You See Something, Say Something™* Tool Kit is available on FDLE's website at www.fdle.state.fl.us/cms/FFC/S4/SAR-Home.aspx.

The *If You See Something, Say Something™* campaign was originally implemented and trademarked by the New York City Metropolitan Transportation Authority and is licensed to the U.S. Department of Homeland Security (DHS) as a nationwide campaign. Florida's campaign began in 2011.

if you
SEE something
|
SAY something™

**REPORT SUSPICIOUS
ACTIVITY** to local authorities.

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



If You See Something Say Something™ used with permission of the NY Metropolitan Transportation Authority.

ALWAYS BE PREPARED... CONTINUED FROM PAGE 1

this *Disaster Preparedness Guide for Elders*, which is a special emergency-related issue of the *Elder Update*, the bi-monthly newspaper produced at the Department of Elder Affairs. The information in this guide will help all seniors and their families prepare and take steps to be safe and secure during and after an emergency event. We must all be ready to help our neighbors and ourselves, if that time comes. To request additional copies, call 850-414-2000, or visit www.elderaffairs.org and click on the *Elder Update* button on the home page to subscribe or view the electronic edition.

PRESCRIPTION REFILLS

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 www.ahca.myflorida.com. Medicare beneficiaries and those with End-Stage Renal Disease (ESRD) may call 1-800-MEDICARE for more information.

Protect Your Home After the Storm Passes

Jeff Price
Florida Department of Business
and Professional Regulation

The Sunshine State's run of good luck ran out in 2016. Florida's streak of over 10 years with no hurricane making landfall came to an end on Sept. 1, when Hurricane Hermine hit near St. Marks as a Category 1. A little over two months later, the eastern seaboard of the state was clipped by Hurricane Matthew's strong winds. These storms left thousands of homes and businesses either damaged or destroyed, and more than a million customers in the state lost power.

Hurricanes can 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.

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

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	NO
Roof Repairs	Cleanup Services
New/Replacement Roofs	Trimming/Removing a Fallen Tree
Installing Windows	Removing Debris
Plumbing Repairs	Placing a Tarp on a Roof
Electrical Repairs/Rewiring	

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 or restoration following a natural disaster, request repair 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 IT COMES TO SIGNING A CONTRACT AND COMPLETING PAYMENTS. Do not commit to a contract, make a payment, or provide personal or financial information to a contractor on the spot. Typical contracting scams are committed by individuals who pressure 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 informed decisions. It is good practice to 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 before hiring **OR SIGNING A CONTRACT.** 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 www.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.

SEVERE WEATHER INCIDENTS

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.

CONTINUED ON PAGE 22

Heat Stress and Heat Stroke: 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.

Warning signs for heat stroke may include:

An extremely high body temperature (above 103 °F)	Throbbing headache
Red, hot, and dry skin (no sweating)	Dizziness
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.

Warning signs of heat exhaustion may include:

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 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.



WHEN THINGS TURN COLDER

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.

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 **www.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 **www.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 little or 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,

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BE ON GUARD FOR A FINANCIAL DISASTER

*Iris Collier
Department of Financial Services,
Division of Consumer Services*

Disaster, whether natural or man-made, can strike quickly and without warning. A disaster can force you to evacuate your neighborhood or be confined to your home. That's why it is so important to plan for the possibility of a disaster and not wait for it to happen.

The National Hurricane Center has predicted a slightly below average number of storms for the 2017 hurricane season with 11 named storms and four hurricanes. The destruction caused by Hurricane Matthew and Hurricane Hermine in 2016, the state's first hurricanes in a decade, left many residents in the dark and scrambling for answers. These two storms were a vivid reminder to all

Florida residents to review their insurance policies and speak with their insurance agent about the coverage they will need in the event of a disaster. Ensuring that you have the proper homeowners insurance coverage will help you to rebuild or replace your possessions after a disaster. Without insurance coverage, you could face severe financial consequences.

You can prevent a natural disaster from becoming an insurance disaster by being prepared. Some of the most common reasons claims are denied are as follows: insufficient documentation, lack of adequate insurance coverage, and failure to retain proof of damage. Taking the necessary steps to ensure your financial and insurance documents are in order is an important step in protecting your home and finances. Below

are additional tips to prepare financially for a disaster.

- Review your insurance policy with your agent now to make sure you have the coverage you need to rebuild or repair after a storm.
- If you do not have flood insurance, get it now. Most flood claims are filed by property owners outside of flood-prone areas.
- Plan for and know your insurance deductibles and what you will pay out of pocket, if your home is damaged in a storm.
- Take photos or video of your property and inventory it, including gathering any receipts and serial numbers. The Department's Emergency Financial Preparedness Toolkit will

help you organize your financial information.

- Keep copies of your important insurance and financial records in different locations such as a safe deposit box or a waterproof container you can take with you should you need to evacuate.

To protect yourself from frauds and scams that may occur following a disaster, visit www.MyFloridaCFO.com/OnGuard or www.MyFloridaCFO.com/SAFE. You can also find additional information about hurricane preparedness at www.MyFloridaCFO.com/Division/Consumers/Storm or call 1-877-MY-FL-CFO (1-877- 693-5236).

USE CAUTION 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: www.cdc.gov

Keeping Safe After a Disaster: What to Do

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.

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 nonalcoholic 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: www.cdc.gov

Questions Frequently Asked After a Disaster

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 www.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/assistance/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 pro-

grams. 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.

GET A PLAN!
FLGetAPlan.com
Florida Division of Emergency Management



FEMA

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 hearing or speech impaired), or go online at www.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.

FEMA Disaster Recovery Centers

What are Disaster Recovery Centers and what services do they provide?

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 www.fema.gov or calling toll-free 1-800-621-FEMA (or 1-800-621-3362); for hearing- or speech-impaired only, call TTY 1-800-462-7585.

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.



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

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 www.fema.gov/disaster-recovery-centers for more info.

Source: www.fema.gov

Replacing Vital Documents

The U.S. government's official web portal is www.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 exact web address for these links is: www.usa.gov/Citizen/Topics/Family-Issues/Vital-Docs.shtml.



KEY FACTS ABOUT HURRICANE READINESS... CONTINUED FROM PAGE 2

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 www.cdc.gov/disasters/hurricanes or call CDC at 800-CDC-INFO (English and Spanish) or 888-232-6348 (TTY).

SEVERE WEATHER INCIDENTS... CONTINUED FROM PAGE 16

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: www.floridadisaster.org

DISASTER TIPS FOR MOTORISTS... CONTINUED FROM PAGE 18

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: www.fema.gov

Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service within each Florida county. For the hearing or speech impaired, all Elder Helplines can be accessed through the Florida Relay by simply dialing 711 from anywhere in the state.

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)

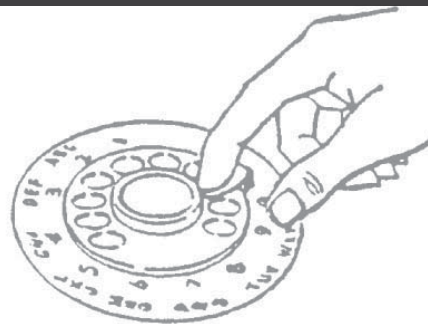
If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf (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 Voluntary 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 for Hearing Impaired)	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 (claims problems)	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

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

Florida Special Needs Registries

To learn about services, including special needs shelters, provided by your county for those with special needs, call your county at the number below.* For information on the Special Needs Registry, visit www.FLGetAPlan.com.

Alachua	352-264-6500	Leon	850-606-3700
Baker	904-259-6111	Levy	352-486-5213
Bay	850-248-6040	Liberty	850-643-2339
Bradford	904-966-6336	Madison	850-973-3698
Brevard	321-637-6670	Manatee	941-749-3500 or 941-749-3505
Broward	954-831-3902 or TDD line- 954-831-3940	Marion	352-369-8100
Calhoun	850-674-8075	Martin	772-287-1652
Charlotte	941-833-4000	Miami-Dade	305-513-7700 305-468-5400 TDD 305-468-5402
Citrus	352-746-6555	Monroe	305-292-4591
Clay	904-284-7703	Nassau	904-548-0900
Collier	239-252-3600	Okaloosa	850-651-7150
Columbia	386-758-1125	Okeechobee	863-462-5819 863-763-3212
Dade	(See Miami-Dade)	Orange	407-836-9319
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 or (TDD) 727-847-8949
Escambia	850-471-6400	Pinellas	727-464-3800
Flagler	386-313-4200	Polk	863-298-7027
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	352-569-1660
Hendry	863-674-5400	Suwannee	352-364-3405
Hernando	352-754-4083	Taylor	850-838-3575
Highlands	863-385-1112	Union	386-496-3211 or 386-496-4300
Hillsborough	813-307-8063 813-272-5900 TDD 813-301-7173	Volusia	386-254-1500
Holmes	850-547-1112	Daytona Beach	386-736-5980
Indian River	772-567-2154	Deland	386-423-3395
Jackson	850-482-9678 or 850-718-0008	During Disaster	866-345-0345
Jefferson	850-342-0211	Wakulla	850-745-7200
Lafayette	386-294-1950	Walton	850-892-8065
Lake	352-343-9420	Washington	850-638-6203
Lee	239-533-3640 or 239-533-0622		