

# DISASTER RESOURCE GUIDE for OLDER ADULTS



Department of  
**ELDER AFFAIRS**  
STATE OF FLORIDA



JUNE/JULY 2020

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## Governor Ron DeSantis

As your Governor, there is nothing more important to me than the safety of every single Floridian, especially Florida's 5.5 million older adults. Although we are dealing with the coronavirus global pandemic, we must prepare for the upcoming Hurricane Season. In the last four years, Florida has experienced the landfall of four hurricanes, including Hurricanes Michael and Irma, which had devastating impacts on Northwest and Southwest Florida. These storms have shown why it is incredibly important for every family to stay prepared. As we enter the 2020 Atlantic Hurricane Season, I urge all Floridians to be ready and have a disaster plan. This means knowing where to go during an evacuation. This also means having a stocked disaster kit with enough supplies to last at least seven days, including non-perishable food, water, medication, and copies of important documents.

As you prepare, I assure you the state has been working hard on our prepara-

tion efforts as well. Since my first day in office, I have remained committed to statewide hurricane recovery while also working to ensure Florida is prepared for all future storms, catastrophes, and other natural disasters. Since January 2019, I have worked with the Florida Division of Emergency Management and FEMA to award more than \$1.6 billion in hurricane recovery dollars. We have also been working with private-sector partners, state agencies, and local governments year-round, to determine best practices, assess outstanding needs and ensure residents statewide are equipped for disasters.

Along with the First Lady Casey DeSantis, my administration has also focused on making mental health a priority following any disaster. That is why we established Florida's first disaster recovery mental health coordinator, making our state a leader in this field. Additionally, with the First Lady's "Hope for Healing" campaign, we are laser focused on making sure everyone recovers mentally and physically from recent storms.

**Continued on page 22**



## Message From the Secretary

Secretary Richard Prudom  
*Florida Department of Elder Affairs*

The Florida Department of Elder Affairs has published a statewide *Disaster Resource Guide* for over 20 years. Each year, as hurricane season approaches, the Department pulls together tool kits, articles, and resource lists to help older Floridians prepare for natural disasters and mitigate potential damage. The Guide, traditionally, has focused on named hurricanes, tropical depressions, tornadoes, floods, and other extreme weather conditions. With the arrival of COVID-19, the *2020 Disaster Resource Guide* presented us with new opportunities and new challenges.

The *Guide* keeps the core content each person needs before, during, and after a major storm comes ashore: preparation checklists, healthcare updates, and needed service contact numbers. We've added new content that specifically looks at preventive measures for COVID-19, and we've updated articles to include special precautions that older

Floridians may wish to utilize during standard preparations, such as taking advantage of stores that offer early shopping hours to stock a disaster kit, or services that deliver goods directly to your door.

As you prepare yourself and your families for the hurricane season, you should also know Governor Ron DeSantis has been working tirelessly with the Florida Division of Emergency Management and the Federal Emergency Management Agency on both hurricane preparation and hurricane recovery. The Governor has simultaneously directed the Safe. Smart. Step-by-Step. Plan for Florida's recovery from the current health crisis. The safety and well-being of Florida's older residents continue to be the highest priorities of Governor DeSantis and the State of Florida.

To help benefit the mental health of seniors as we all face these unprecedented times, the Department of Elder Affairs has launched several new initia-

**Continued on page 22**

June/July 2020

## A LOOK INSIDE

<b>Hurricane Readiness.....</b>	<b>2</b>
Manufactured Homes and Hurricanes .....	2
Key Facts About Hurricane Readiness .....	3
<b>Weather Extremes .....</b>	<b>4</b>
Be Alert and Seek Shelter From Tornadoes .....	4
FLOODS: Be Prepared and Stay Safe .....	5
<b>Protect Your Family .....</b>	<b>6</b>
Stay in the Know About Roadway Conditions .....	6
Plan Ahead, Refill Your Prescriptions .....	6
Don't Forget to Include Pets in Your Disaster Plan .....	7
American Red Cross Safe and Well Website .....	7
<b>Special Needs .....</b>	<b>8</b>
Hearing Impairment .....	8
Seeking Medical Care .....	9
Information for Individuals With Special Needs .....	10
Florida Special Needs Registries .....	11

## FEATURE MORE ON PAGE 16



<b>Coronavirus .....</b>	<b>12</b>
Running Essential Errands .....	12
Advice for Higher Risk Individuals .....	13
Getting Tested for COVID-19 .....	14
<b>Disaster Supply Kit .....</b>	<b>16</b>
Disaster Supply Checklist .....	17
<b>Protect Your Home .....</b>	<b>18</b>
Homeowners Insurance Annual Check-up .....	18
After the Storm Has Passed .....	19
<b>Recovery Efforts .....</b>	<b>20</b>
Keeping Safe After a Disaster: What to Do .....	20
FEMA Disaster Recovery Centers .....	21
Always Practice Generator Safety .....	21
<b>Elder Resources .....</b>	<b>23</b>
Disaster Contact Information .....	24

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## ELDER UPDATE

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# Manufactured Homes and Hurricanes

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

### Home Maintenance and Preparation

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

- The tie-down and anchoring system. Especially in older homes, this should include (1) possible rusting of anchors and connections, (2) tightening of tie-down straps, and (3) possible upgrading of the system by adding of anchors and straps wherever a home's construction will allow.
- Checking for possible wood rot and termite damage. In the most recent hurricanes, investigators found that in older homes, this

was a major reason for failure at points of connection of main members, which allowed the winds to penetrate the home's airtight envelope and led to failure of the entire structure. Sometimes, simply caulking and painting the home will help seal it.

- If a home has a roof-over, or a one-piece membrane roof cover, check for adequate fasteners.

### Home Additions

A Florida Department of Highway Safety and Motor Vehicles report found that when home additions – such as carports, garages, screened rooms, and sheds – were damaged or destroyed, they often damaged the home itself. Flying debris from additions also damaged some homes. Homeowners should have the following items checked, preferably by a licensed aluminum contracting company:

- The posts must be securely attached to the ground.
- The posts must be securely attached to the roof.

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

### Community Living

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

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

For more information on manufactured homes in Florida, go to [fmha.org](http://fmha.org) or [builtstronger.com](http://builtstronger.com).

*Source: Florida Manufactured Housing Association*

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

# 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.
- During the COVID-19 pandemic, alternatives to emergency shelters that could incorporate social distancing may be available. These may include the use of hotels and motels or other lodging.
- 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 and on the refrigerator.
- Inform local authorities about any special needs, i.e., elderly or bed-ridden people, or anyone with a disability.
- Make plans to ensure your pets' safety at [floridadisaster.org/planprepare/pet-plan](http://floridadisaster.org/planprepare/pet-plan).

## 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:

- COVID-19 supplies: disinfecting wipes, masks, disposable gloves, and hand sanitizer.
- 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 [ready.gov](http://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 provide some shelter if you cover yourself with plywood or other materials.
- Prepare to evacuate to a shelter (or publicly announced alternatives to traditional shelters during the pandemic) or to a neighbor's home (preferably where you can still practice social distancing) if your home is damaged, or if you are instructed to do so by emergency personnel.

For more information, call CDC at 800-CDC-INFO (English and Spanish) or 888-232-6348 (TTY) or visit [cdc.gov/disasters/hurricanes](http://cdc.gov/disasters/hurricanes). For updates regarding the COVID-19 pandemic as it relates to hurricane preparedness, call 866-779-6121 or email [COVID-19@flhealth.gov](mailto:COVID-19@flhealth.gov).



## THE FUJITA SCALE

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

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**EF0** Gale Tornado;  
65-85 mph

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**EF1** Moderate Tornado;  
86-110 mph

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**EF2** Significant Tornado;  
111-135 mph

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**EF3** Severe Tornado;  
136-165 mph

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**EF4** Devastating Tornado;  
166-200 mph

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**EF5** Incredible Tornado;  
200 + mph

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# BE ALERT AND SEEK SHELTER FROM TORNADOES

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

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

### Know What to Listen For

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

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

### Environmental Clues

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

### Tornado Safety Before the Storm

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

# 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. The following tips will help you prepare in advance, keep you safe during, and recover 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:
  - » Visit [floridadisaster.org/planprepare](http://floridadisaster.org/planprepare) for step-by-step instructions on building your Family Emergency Plan. The site includes suggestions for a Disaster Supply Kit, shelter information, emergency contacts, and information on your local emergency management agency.
  - » Check with the Department of Health via its COVID-19 information line at 866-779-6121 or email [COVID-19@flhealth.gov](mailto:COVID-19@flhealth.gov) for information regarding shelter alternatives such as hotels and motels.

## 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 into your home;
    - » Take pictures of any floodwater in your home; and
    - » Make a list of any damaged or lost items.
  - Wear gloves, protective clothing, and boots to clean and disinfect after a flood. Visit [floodsmart.gov](http://floodsmart.gov) for more information on preventing and cleaning mold.
  - Watch out for animals that may have lost their homes and taken shelter in your home during the flood, as they may aggressively defend themselves.
  - Check local announcements on safety of the water supply in your home, as you cannot assume that the water is safe to drink. Drinking contaminated water can cause illness.
  - DO NOT eat any food that may have come into contact with floodwaters.
  - Discard wooden cutting boards, plastic utensils, baby bottle nipples, and pacifiers that may have come into contact with contaminated floodwaters. Metal pans or ceramic dishes and utensils should be thoroughly washed with soap and hot water and sanitized by boiling them in clean water or by immersing them for 15 minutes in a solution of one-quarter cup of household bleach per gallon of water. For more info, visit [floridahealth.gov](http://floridahealth.gov).
  - Prevent mold by removing wet contents immediately.
  - If your homeowners insurance policy does not cover losses from floods or you did not have flood insurance, you may be eligible for assistance from the National Flood Insurance Program. This program is a federally backed flood insurance program that is available to residents and business owners. For more information on this program, call 1-800-427-5593, or visit [floodsmart.gov](http://floodsmart.gov).
- Sources: [floodsmart.gov](http://floodsmart.gov), [floridahealth.gov](http://floridahealth.gov), and [floridadisaster.org/getaplan](http://floridadisaster.org/getaplan).*

## Family Emergency Plan

Your family may not be together when disaster strikes, so you need to consider how you will find each other in an emergency. Have a plan ready ahead of time, outlining for yourself, your friends, and your family where you will meet and how you will stay in touch. You can visit [floridadisaster.org/planprepare](http://floridadisaster.org/planprepare) to build your custom family emergency plan.

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

**Where to Meet:** Establish a place to meet family members in the event an emergency happens when you are separated. Include both a location near your home (e.g., a neighbor's house or yard) and one outside the immediate area (e.g., the parking lot of a grocery store).

**Family Communications:** Plan how you will communicate in different situations. Create a contact card for each family member. Choose a point of contact who can communicate your location to other family members. FEMA's National Emergency Family Registry and Locator System at [fema.gov](http://fema.gov) and the American Red Cross Safe and Well List at [safeandwell.communityos.org/cms/index.php](http://safeandwell.communityos.org/cms/index.php) both help displaced individuals find family and friends after a disaster.

## NOAA Weather Radio Broadcasts

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

Weather radios equipped with a special alarm tone feature can sound an alert and give you immediate information about a life-threatening situation, enabling you to take action. Those who are deaf or visually impaired can also get these warnings by connecting weather radios with alarm tones to other kinds of attention-getting devices like strobe lights, 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 online at [weather.gov/fwd/noaradio](http://weather.gov/fwd/noaradio).



## Stay in the Know About Roadway Conditions

*Florida Department of Transportation*

The Florida Department of Transportation (FDOT) encourages Floridians to stay safe at home amidst COVID-19. If travel is necessary, FDOT's Florida 511 Traveler Information System is available to keep you up to date with the latest traffic information and urgent alerts. These alerts include notifications about traffic incidents, road closures, and suggested alternate routes. Florida 511 also provides severe weather notifications and the Silver, AMBER, and Blue alerts for law enforcement, all in one place.

When it's time to evacuate, check Florida 511 at **FL511.com** to make sure your planned evacuation route is clear. You can also:

- 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 and text alerts.
- Follow #FL511 on Facebook, Twitter, and Instagram.

By learning how to utilize Florida 511 now, you will be prepared if you need to access it during an emergency. For the latest emergency travel information, including FDOT's efforts in response to COVID-19, visit **fdot.gov/emergency**.



## Plan Ahead, Refill Your Prescriptions

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

The 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.

Because of the COVID-19 pandemic and the ensuing state of emergency, many pharmacies have already made alterations to their normal procedures. Remember that during the epidemic, you should utilize drive-through windows and wear a mask to pick up prescriptions to reduce the risk of infection.

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.

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

# Don't Forget to Include Pets in Your Disaster Plan

If you are told to evacuate, take your pets with you. 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.

The following are steps to take to ensure your pets' safety:

- Contact lodging 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 or relatives outside the affected area whether they could shelter your animals.
- Prepare a list of boarding facilities and veterinarians who could shelter animals in an emergency.
- Contact your county's emergency management office to find out whether there are pet-friendly shelters in your area and to learn the requirements.
- Prepare a disaster kit for your pet. (See page 16)
- 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.
- Keep all pets in the house so that you won't have to search for them if you must 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 shelter or of a friend outside the disaster area. You can buy temporary tags or put adhesive tape with indelible pen on the back of your pet's ID tag.



- You may not be home when the evacuation order comes. Find out whether a trusted neighbor would be willing to take your pets and meet you at a prearranged location. This person should have a key to your home and know where to find your pet disaster supplies kit. A pet-sitting service may be available to help but discuss in advance.
- 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.
- Service animals for the blind, hearing impaired, handicapped, or others with special needs will be allowed to stay in emergency shelters with their owners.
- If after a disaster you must leave town, take your pets with you. Leash your pets when they go outside. Familiar landmarks may be altered, and your pet may become confused and lost. Wild animals and downed power lines may be hazards.

[floridadisaster.org/planprepare/pet-plan](http://floridadisaster.org/planprepare/pet-plan)  
[petswelcome.com](http://petswelcome.com)

Sources: [fema.gov](http://fema.gov)

## AMERICAN RED CROSS *Safe and Well Website*

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

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

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

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

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

# Disaster Preparedness for Deaf 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:

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

## (2) Have a Checklist:

- a. *Emergency Contact Information* – If you are deaf or hard of hearing, develop an emergency communication plan. Ask an out-of-state relative or friend who can communicate with you to be the contact person. If you or your out-of-state relative does not have a TTY or pager, ask a hearing person to contact them for you.
- b. *Weather Alerts* – If you are deaf or hard of hearing, get a NOAA (National Oceanic and Atmospheric Administration) weather radio with text alerts and visual/tactile alerts, and program it to pick up weather alerts for your county (instructions will be inside the radio box). Keep it turned on.
- c. *Special Needs Registry* – Before an emergency occurs, visit [floridadisaster.org/planprepare](http://floridadisaster.org/planprepare) to build your Special Needs Emergency Plan. If you need assistance during or after an event, register for the Florida Special Needs Registry. Contact your local emergency management agency for additional information.

A list of county emergency management agencies can be found at [floridadisaster.org/planprepare](http://floridadisaster.org/planprepare), or on the last page of this guide. If you are deaf or hard of hearing, registering with the Special Needs Registry does not mean you have to go to a Special Needs Shelter.

- d. *Shelters* – The law requires that you be allowed to go to a general population shelter with the rest of your family, even if you require the services of an interpreter or have a service animal. If you have other medical needs such as the use of a respirator, nebulizer, or electricity-dependent medical equipment, then you should go to a Special Needs Shelter and should register with the Special Needs Registry (see above). Keep in mind that during the COVID-19 pandemic, there may be alternatives to both shelters and Special Needs Shelters. Your local emergency management agency can keep you updated.
- e. *Caring for Your Service Animal* – If you have a service animal, make sure that you have the proper identification, equipment, and supplies for your service animal with you. These will be required to check into an emergency shelter, and you should keep a copy of the animal's identification in your disaster kit.

## (3) Build a Disaster Supply Kit.

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

- a. Battery-operated light source with EXTRA BATTERIES to aid in lip-reading and ASL comprehension.
- b. Notebook and pen for writing notes.



- c. Cell phone with text message feature or two-way pager.
- d. Car charger for cell phone and pager.
- e. Extra batteries for any assistive listening device you might use, such as hearing aids and cochlear implants.
- f. NOAA weather radio with text alerts and visual/tactile alerts; or portable AM/FM radio with EXTRA BATTERIES.
- g. Portable TTY with EXTRA BATTERIES.
- h. Service animal identification and immunization papers.

## (4) Maintain Your Plan and Kit.

Check/rotate supplies every six months.

### Other Helpful Information

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

Some possible key phrases are as follows:

- “I use American Sign Language (ASL) and need an interpreter.”

- “I need announcements written or signed.”
- “I cannot hear sirens or alarms.”

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

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

**Disaster Preparedness Resources for the Deaf and Hard of Hearing**  
Florida Division of Emergency Management: [floridadisaster.org/planprepare](http://floridadisaster.org/planprepare).

Nationwide Emergency Email Alerting Network: [emergencyemail.org](http://emergencyemail.org)

To sign up for text messages from FEMA: [fema.gov/text-messages](http://fema.gov/text-messages)

For more information about NOAA Weather Alert Radios, visit [noaa.gov](http://noaa.gov).

# GETTING MEDICAL CARE DURING A DISASTER

*Editor's Note: Some of the suggestions in this article may be superseded by local emergency operations centers in light of the COVID-19 pandemic.*

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

## Seeing Doctors or Other Providers

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

If access to health plan services gets disrupted in your area:

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

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

## Getting Your Prescription Drugs

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

- If you cannot go to your usual network pharmacy to replace your prescription drugs, contact your Medicare drug plan to find another network pharmacy nearby.
- If you evacuated without your prescription drugs or your prescription drugs have been damaged or lost, contact your Medicare drug plan.
- If you cannot reasonably get to a network pharmacy, your plan can help you get drugs at an out-of-network pharmacy. Save your receipts for all out-of-network costs.

## Using In-Network Pharmacies

- You will be able to move most prescriptions from one network pharmacy to another and back to your regular pharmacy when the emergency or disaster ends. Tell your pharmacist where you plan to evacuate, and get your list of drugs in case you need to call Medicare.

- If you lost your Medicare drug plan card and do not know your plan's phone number, call Medicare at 1-800-633-4227 to get your plan's contact information.

## Using Out-of-Network Pharmacies

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

## Getting Additional (Extended-Day) Supplies

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

## Enrolling in a Medicare Health Plan or Prescription Drug Coverage

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



a driver's license or utility bill as proof that you live in an affected area.

Visit the Federal Emergency Management Agency (FEMA) website at [FEMA.gov/disasters](https://www.fema.gov/disasters) to learn if your area is eligible for individual and/or public assistance because of an emergency or major disaster.

## Paying Medicare Health Plan or Prescription Drug Premiums

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

## Getting Chemotherapy or Other Cancer Treatments

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

## Getting Dialysis Treatments

If you have Original Medicare, your End-Stage Renal Disease (ESRD) Network can help you get your dialysis

treatments. Find out who to contact for your supplies, drugs, transportation to dialysis services, and emergency financial assistance if you need it. Call Medicare to get your ESRD Network's contact information. If you have a Medicare Advantage Plan or other Medicare health plan and have ESRD, contact your plan to see what temporary changes to its rules it will make in an emergency or disaster.

## Replacing a Lost Medicare Card or Medicare Plan Membership Card

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

## Replacing Lost or Damaged Durable Medical Equipment or Supplies

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

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

*This article was derived from information found on [Medicare.com](https://www.medicare.com) by members of the Department of Elder Affairs Serving Health Insurance Needs of Elders office.*

## Information for Individuals With Special Needs

*Editor's Note: Some of the suggestions in this article may be superseded by local emergency operations centers in light of the COVID-19 pandemic.*

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

### If you have special needs

For more information on how to prepare for a disaster for individuals with access and functional needs, visit [floridadisaster.org/getaplan](http://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 [FloridaDisaster.org](http://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.

### 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](http://stpete.org/hurricane/elderlytips.asp).*

# Florida Special Needs Registries by County

*Florida Division of Emergency Management*

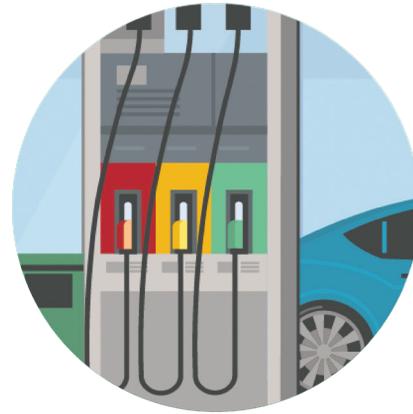
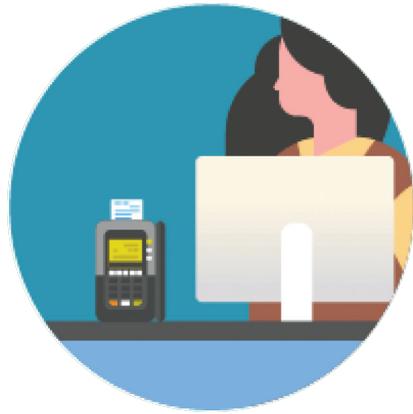
If you or a family member, during periods of evacuation or emergency, requires evacuation and/or sheltering assistance due to physical impairments, mental impairments, cognitive impairment, or sensory disabilities, it is important that you are aware of your county's Special Needs Shelter program and its Registry. While all Special Needs Shelters provide a level of medical care that exceeds basic first aid provided at General Population Shelters, the capabilities of each Special Needs Shelter may vary based upon a community's needs and available resources.

It is important that you become familiar with the services available within your community before an emergency or disaster strikes, especially during the COVID-19 pandemic, as alternatives to General Population Centers and Special Needs Shelters may be available.

Please reach out to your county directly to obtain more information about its Special Needs program.

All numbers are correct at time of publication. Numbers are updated throughout the year at [floridadisaster.org/planprepare/disability/disability-shelters](http://floridadisaster.org/planprepare/disability/disability-shelters)

<b>Alachua</b> Paul Myers (352) 258-4300	<b>Franklin</b> Jennifer Daniels (850) 653-8977 x102	<b>Levy</b> Leatha Keene (352) 486-5213	<b>Putnam</b> Bryan O'Toole (386) 326-2739
<b>Baker</b> Lauren Marker (904) 259-6111	<b>Gadsden</b> Tashonda Whaley (850) 875-8833	<b>Liberty</b> Amy Johnson (850) 643-2415	<b>Santa Rosa</b> Ginny Palmer (850) 983-5360
<b>Bay</b> Brian Hardin (850) 248-6046	<b>Gilchrist</b> Ralph Smith (386) 935-5400	<b>Madison</b> Leigh Basford (850) 973-3698	<b>Seminole</b> Steven Lerner (407) 665-5121
<b>Bradford</b> Dan Mann (904) 964-7732 x1602	<b>Glades</b> Marisa Shivers (863) 946-6021	<b>Manatee</b> Matthew Myers (941) 749-3500	<b>St Johns</b> Tim Connor (904) 824-5550
<b>Brevard</b> Luis Hernandez (321) 637-4070	<b>Gulf</b> Rachel Jackson (850) 229-9110	<b>Marion</b> Robert Sullivan (352) 572-1808	<b>St Lucie</b> Lydia Williams (772) 873-4887
<b>Broward</b> Carolyn Rodriguez (954) 831-3347	<b>Hamilton</b> Thomas Moffses (386) 466-6680	<b>Martin</b> Susana Garces (772) 287-1652 x1	<b>Sumter</b> David Casto (352) 689-4400
<b>Calhoun</b> Chelsea Ranew (850) 674-8075	<b>Hardee</b> April McQuaig (863) 773-6373	<b>Miami-Dade</b> Vitia Fernandez (305) 513-7700	<b>Suwannee</b> Joyce Davis (386) 364-3405
<b>Charlotte</b> Patrick Fuller (941) 833-4000	<b>Hernando</b> Erin Thomas (352) 754-4083	<b>Monroe</b> Matt Massoud (305) 289-6043	<b>Taylor</b> Kristy Anderson (850) 838-3575
<b>Citrus</b> Bretlee Jordan (352) 249-2704	<b>Highlands</b> James Wolfhope (863) 385-1112 x4419	<b>Nassau</b> Genie Seidel, MD (904) 557-9174	<b>Union</b> John Mann (904) 964-7732
<b>Clay</b> Maria Haney (904) 541-2770	<b>Holmes</b> Cindy Wilson (850) 547-1112	<b>Okaloosa</b> Karen Rossi (850) 651-7150	<b>Volusia</b> Lauren Possinger (386) 254-1500
<b>Collier</b> Lauren Bonica (239) 252-3608	<b>Indian River</b> Miranda Hawker (772) 794-7452	<b>Orange</b> Carmen Weatherford (407) 836-9319	<b>Wakulla</b> Jennifer Nagy (850) 745-7200
<b>Columbia</b> Shayne Morgan (386) 758-1383	<b>Jackson</b> Alice Pate (850) 526-2412	<b>Osceola</b> Margaret Hart (407) 742-9001	<b>Walton</b> Donna Free (850) 951-7291
<b>DeSoto</b> Vicky Jackson (863) 993-4831	<b>Jefferson</b> Paula Carroll (850) 342-0211	<b>Palm Beach</b> Keith Wall (561) 712-6329	<b>Washington</b> Connie Welch (850) 638-6203
<b>Duval</b> James Schaudel (904) 255-3116	<b>Lafayette</b> Marc Land (386) 294-1950	<b>Pasco</b> Mike Napier (727) 861-5250 x105	
<b>Escambia</b> Brad Hattaway (850) 471-6400	<b>Lake</b> Randy Van Alstine (352) 742-4656	<b>Pinellas</b> Mecca Serfustini (727) 464-3800	
<b>Flagler</b> Nealon Joseph (386) 313-4970	<b>Lee</b> Debbie Quimby (239) 533-3640	<b>Polk</b> Judy Robinson (863) 298-7027	



## RUNNING ESSENTIAL ERRANDS

### Grocery Shopping, Take-Out, Banking, Getting Gas, and Doctor Visits.

*Centers for Disease Control and Protection*

As communities across the United States take steps to slow the spread of COVID-19 by limiting close contact, people are facing new challenges and questions about how to meet basic household needs, such as buying groceries and medicine, and completing banking activities. The following information provides advice about how to meet these household needs in a safe and healthy manner.

Find additional information for people who are at higher risk for severe illness from COVID-19 visit [cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html](https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html).

#### Shopping for food and other household essentials

- Stay home if sick.
- Avoid shopping if you are sick or have symptoms of COVID-19, which include a fever, cough, or shortness of breath.
- Order online or use curbside pickup.
- Order food and other items online for home delivery or curbside pickup (if possible).
- Only visit the grocery store, or other stores selling household essentials, in person when you absolutely need to. This will limit your potential exposure to others and the virus that causes COVID-19.

#### Protect yourself while shopping.

- Stay at least 6 feet away from others while shopping and in lines.
- Cover your mouth and nose with a cloth face covering when you have to go out in public.
- When you do have to visit in person, go during hours when fewer people will be there (for example, early morning or late night).
- If you are at higher risk for severe illness, find out if the store has special hours for people at higher risk. If they do, try to shop during those hours. People at higher risk for severe illness include adults 65 or older and people of any age who have serious underlying medical conditions.
- Disinfect the shopping cart, use disinfecting wipes if available.
- Cover coughs and sneezes.
- Do not touch your eyes, nose, or mouth.
- If possible, use touchless payment (pay without touching money, a card, or a keypad). If you must handle money, a card, or use a keypad, use hand sanitizer right after paying.
- Use hand sanitizer when you leave the store. Wash your hands when you get home.
- After leaving the store, use hand sanitizer. When you get home, wash your hands with soap and water for at least 20 seconds.

- At home, follow food safety guidelines: clean, separate, cook, chill-external icon. There is no evidence that food or food packaging has been linked to getting sick from COVID-19.

#### Accepting deliveries and takeout orders

- Limit in-person contact if possible.
- Pay online or on the phone when you order (if possible).
- Accept deliveries without in-person contact whenever possible. Ask for deliveries to be left in a safe spot outside your house (such as your front porch or lobby), with no person-to-person interaction. Otherwise, stay at least 6 feet away from the delivery person.
- Wash your hands or use hand sanitizer after accepting deliveries or collecting mail.
- After receiving your delivery or bringing home your takeout food, wash your hands with soap and water for 20 seconds. If soap and water are not available, use a hand sanitizer with at least 60% alcohol.
- After collecting mail from a post office or home mailbox, wash your hands with soap and water for at least 20 seconds or use a hand sanitizer with at least 60% alcohol.

#### Banking

- Bank online whenever possible.
- If you must visit the bank, use the drive-through ATM if one is available. Clean the ATM keyboard with a disinfecting wipe before you use it.
- When you are done, use a hand sanitizer with at least 60% alcohol. Wash your hands with soap and water for at least 20 seconds when you get home.

#### Getting gasoline

- Use gloves or disinfecting wipes on handles or buttons before you touch them.
- Use gloves or disinfecting wipes on handles and buttons before you touch them (if available).
- After fueling, use a hand sanitizer with at least 60% alcohol. Wash your hands for at least 20 seconds when you get home or somewhere with soap and water.

#### Going to the doctor or getting medicine

- Talk to your doctor online, by phone or e-mail.
- Use telemedicine, if available, or communicate with your doctor or nurse by phone or e-mail.
- Talk to your doctor about rescheduling procedures that are not urgently needed.
- If you must visit in-person, protect yourself and others.



- If you think you have COVID-19, let the office know and follow guidance.
- Cover your mouth and nose with a cloth face covering when you have to go out in public.
- Do not touch your eyes, nose, or mouth.
- Use disinfecting wipes on frequently touched surfaces such as handles, knobs, touchpads (if available).
- Stay at least 6 feet away from others while inside and in lines.
- When paying, use touchless payment methods if possible. If you cannot use touchless payment, sanitize your hands after paying with card, cash, or check. Wash your hands with soap and water for at least 20 seconds when you get home.
- Limit in-person visits to the pharmacy.
- Plan to order and pick up all your prescriptions at the same time.
- If possible, call prescription orders in ahead of time. Use drive-thru windows, curbside services (wait in your car until the prescription is ready), mail-order, or other delivery services. Do the same for pet medicine.
- Check with your doctor and pharmacist to see if you can get a larger supply of your medicines so you do not have to visit the pharmacy as often.

## What You Can do if You are at Higher Risk of Severe Illness from COVID-19

### Are You at Higher Risk for Severe Illness?



Based on what we know now, those at high-risk for severe illness from COVID-19 are:

- People aged 65 years and older
- People who live in a nursing home or long-term care facility

People of all ages with underlying medical conditions, particularly if not well controlled, including:

- People with chronic lung disease or moderate to severe asthma
- People who have serious heart conditions
- People who are immunocompromised
  - Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications.
- People with severe obesity (body mass index [BMI] of 40 or higher)
- People with diabetes
- People with chronic kidney disease undergoing dialysis
- People with liver disease

### Here's What You Can do to Help Protect Yourself



**Stay home** if possible.



**Wash your hands** often.



**Avoid close contact** (6 feet, which is about two arm lengths) with people who are sick.



**Clean and disinfect** frequently touched surfaces.



**Avoid all non-essential travel.**

**If you or a member of your household has signs of COVID-19, call your doctor first, instead of going to the office or the emergency department. Call 911 if you believe it is an emergency.**

Call your healthcare professional if you are sick.

For more information on steps you can take to protect yourself, see CDC's [How to Protect Yourself](#).



If you have been in close contact  
with someone who has

# COVID-19

## STAY HOME

STAY HOME FOR 14 DAYS  
as isolated as possible,  
starting the day you were exposed.

## ISOLATE

KEEP 6 FEET or more  
FROM OTHERS AT ALL TIMES,  
including people and pets in your home.

## MONITOR

Monitor your health for symptoms of COVID-19  
FEVER, COUGH, SHORTNESS OF BREATH

## SICK?

If you think you are sick, follow guidance from  
the CDC website [CDC.GOV/CORONAVIRUS](https://www.cdc.gov/coronavirus)

## NOTIFY

Immediately notify people you have had close  
contact with while ill. Tell them to follow the  
steps: STAY HOME, ISOLATE, MONITOR, and if SICK, NOTIFY.

[CDC.GOV/CORONAVIRUS](https://www.cdc.gov/coronavirus)



# COVID-19

## Should I Get Tested?

Florida Department of Health • [FloridaHealth.gov](https://www.floridahealth.gov)

If you have returned from  
**ANY international travel**  
within the last 14 days  
and you have fever, cough or  
shortness of breath,  
**OR**



if you have been in close contact with someone  
who has recently returned from international  
travel and has any of the symptoms above:

- **CALL** your health care provider or county health department (CHD).
- **SCAN** the code for the CHD finder.



### Symptoms

The most common symptoms of COVID-19 are .  
**fever, cough and shortness of breath**

Some patients have aches and pains, nasal congestion,  
runny nose, sore throat or diarrhea.



These symptoms are usually mild  
and begin gradually. Some people  
become infected but don't  
develop any symptoms and don't  
feel unwell. Most people recover  
from the disease without  
needing special treatment.



### Learn more:

[tinyurl.com/FLcdcprevention](https://tinyurl.com/FLcdcprevention)

[tinyurl.com/FLcovidsick](https://tinyurl.com/FLcovidsick)

If your travel history has not put you  
at risk, take note:

If you have been in close contact with someone who may  
have or had COVID-19, and you have symptoms of fever,  
cough or shortness of breath, or you have an underlying  
medical condition like diabetes or heart disease, or a  
history of cancer.

**Call, do not visit, your CHD  
or health care provider.**

It's **IMPORTANT** to call ahead before visiting  
your CHD or health care provider. Offices  
must take proper steps to avoid further  
spread of COVID-19 when a concerned  
patient arrives for a medical appointment.



**How testing is done.**

A person who is tested will have three  
specimens taken: oral, nasal and saliva.  
Samples will be given to the CHD and  
from there, shipped or delivered to the  
closest laboratory. Test results are  
available within 24–48 hours.



### What if I test positive for COVID-19?

- Stay home except to get medical care.
- Separate yourself from other people and animals in your home.
- Call ahead before visiting your doctor.
- Wear a facemask when around others.
- Cover your coughs and sneezes
- Clean your hands often
- Avoid sharing personal household items
- Clean all “high-touch” surfaces everyday





# COVID-19

## You tested positive—now what?

Florida Department of Health • FloridaHealth.gov

### Stay home.

Home isolation and at-home care is what most people will need. Be sure to:

- Keep track of your symptoms.
- Get rest and stay hydrated.
- Ask your health care provider about pain and fever medication.
- Follow the Centers for Disease Control and Prevention's guidance for at-home care: [CDC.gov/coronavirus/2019-ncov/if-you-are-sick/](https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/).

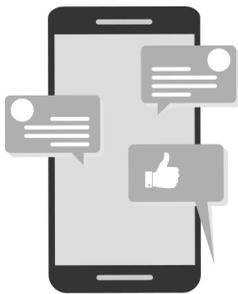


### Your Symptoms

#### Are your symptoms getting worse or better?

Fever Cough Shortness of Breath

If you think your symptoms are worse than a common cold or a mild flu, call your health care provider or emergency room—based on what you report, you may be asked to leave your home for medical care.



### Protect Your Household

#### If you share your home, don't share COVID-19.

For 14 days, stay away from other people and isolate in a room. If you have access to a bathroom only you can use, that would be ideal for the household. Everyone in the home should practice hand and face hygiene.

- Cover your coughs and sneezes with your inside elbow and a tissue—throw your tissue away.
- Wash your hands often with soap and water.
- Don't touch your face.
- Wear a facemask when taking care of someone who is sick.
- Don't share personal things and household items.
- Clean all "high-touch" surfaces—door knobs, counters, refrigerator handles—every day.



### Inform Your Close Contacts

#### If you've been in close contact with people 2 days before you became sick until today, tell them you have COVID-19.

To stop the spread of COVID-19 in your community, share these tips:

- Stay home for 14 days starting with the day they last had close contact with you.
- Practice social distancing: if they must leave home, keep at least 6 feet between themselves and others.
- Keep track of possible COVID-19 symptoms: fever, cough and shortness of breath.
- Follow the CDC's guidance for at-home care: [CDC.gov/coronavirus/2019-ncov/if-you-are-sick/](https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/).
- Find more information: [FLHealthCOVID19.gov](https://www.flhealth.gov/COVID19) or [CDC.gov/coronavirus](https://www.cdc.gov/coronavirus).



## If you have tested positive for COVID-19

### NOTIFY

Immediately notify people you have had close contact with while ill. Tell them to follow the steps: **STAY HOME, ISOLATE, MONITOR, and if SICK, NOTIFY.**

### STAY HOME

Take care of yourself, stay home, and follow the CDC guidance. [CDC.GOV/CORONAVIRUS](https://www.cdc.gov/coronavirus)

### ISOLATE

KEEP 6 FEET or more FROM OTHERS AT ALL TIMES, including people and pets in your home.

### DOCTOR

Keep in touch with your doctor, track your symptoms, and follow the CDC guidance [HTTPS://TINYURL.COM/STEPSWHENSICK](https://tinyurl.com/stepswhensick)

### CONTACT

Call your local county health department or the COVID-19 Call Center for questions and additional guidance. 1(866)779-6121

[FLORIDAHEALTHCOVID19.GOV](https://www.flhealth.gov/COVID19)

# ASSEMBLE YOUR DISASTER KIT

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

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

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

## KIT LOCATIONS

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

## Water

### How Much Water Do I Need?

You should store at least one gallon of water per person per day. A normally active person needs at least one-half gallon of water daily just for drinking.

In determining adequate quantities, take the following into account:

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

### How Should I Store Water?

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

## If You Are Preparing Your Own Containers of Water

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

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

## If Storing Water in Plastic Soda Bottles, Follow These Steps

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

## Filling Water Containers

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

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

## Food

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

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

## Maintaining Your Kit

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

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

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

Visit [floridadisaster.org/getaplan](http://floridadisaster.org/getaplan) to build your family emergency plan.

Source: [fema.gov](http://fema.gov)



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

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

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

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

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

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

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

# Disaster Supply Kit Checklist

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

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

## FIRST AID SUPPLIES

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

## FOOD AND WATER FOR AT LEAST 3-5 DAYS

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

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

## CLOTHES AND BEDDING

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

## PET SUPPLIES

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

## HOUSEHOLD ITEMS

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

\*To treat drinking water

## SANITATION AND HYGIENE SUPPLIES

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

\*For personal sanitation use.

## TOOLS

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

## DOCUMENTS & KEYS

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

## OTC AND PRESCRIPTION MEDICINE AND SUPPLIES

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

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

## PHOTOCOPIES (IN WATERPROOF BAG)

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

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

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

# Conduct a Homeowners Insurance Annual Check-up

*Office of the Florida Insurance Consumer Advocate*

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

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

## **Can I access all of my policies right now?**

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

## **What does my homeowners insurance policy cover?**

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

## **What does my homeowners association or condo insurance policy cover?**

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

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

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

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

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

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

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

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

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

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

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

**Ordinance or Law Coverage** If a local building ordinance or law increases the cost of repairing or replacing an insured dwelling, the insurance company will not pay the additional amount, unless this coverage is a part of the policy. For instance, some local building codes may change to require specific building materials to be used in 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 [myfloridacfo.com](http://myfloridacfo.com) or call the Department of Financial Services at 1-877-My-FLCFO (1-877-693-5236).

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

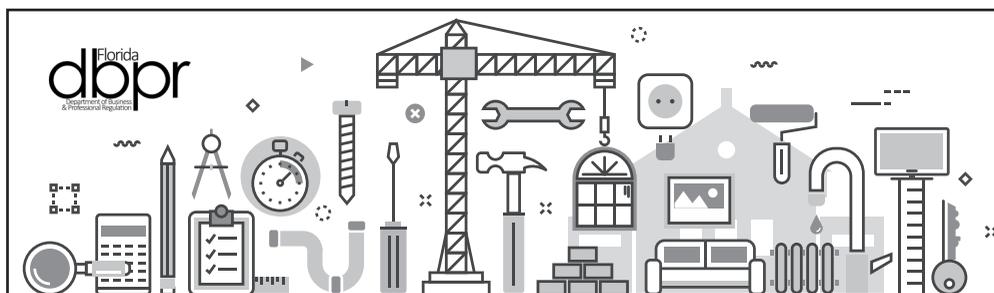
# Protect Your Home, Even After the Storm Has Passed

*Patrick Fargason  
Florida Department of Business  
and Professional Regulation*

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

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

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



## Construction Trades Requiring a State License

- Air-Conditioning
- Building Contractor
- Electrician
- General Contractor
- Home Inspection
- Mold-related Services
- Plumber
- Pool/Spa
- Roofer
- Sheet Metal
- Solar

## Services That Do Not Require a License

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

**MYFLORIDALICENSE.COM**

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

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

As another hurricane season looms on the horizon, it's important to have a plan to deal with the aftermath of any natural disaster. Here are some steps to avoid becoming a victim of an unlicensed scam:

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

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

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

**Use good judgment when signing a contract and making payments.** Do not sign a contract, make a payment, or provide personal or financial information to a contractor on the spot. Typical contracting scams involve pressuring consumers into making a decision on the spot by greatly reducing the price. It is important to recognize these high-pressure sales strategies and make informed decisions. Always get everything in writing. This includes a thorough description of work to be completed, the total cost of the repairs, and a projected date of completion.

**Always verify a contractor's license first.** Per Florida Statute, contractors must include their license number on all advertising, including their business cards. You can verify a contractor's name or license number by visiting [myfloridalicense.com](http://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](mailto: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.



## Keeping Safe After a Disaster: What to Do

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, but during the pandemic, be sure that everyone wears a mask and practices six-foot social distancing, if at all possible. If needed, seek professional help.

### Stay cool

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

### Treat wounds

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

### Wash your hands

Use soap and water to wash your hands. If water isn't available, you can use alcohol-based products made for washing hands. During the pandemic, it is advisable to frequently wash your hands with soap and warm water and/or use sanitizer with 60% alcohol.

### Wear protective gear for cleanup work

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

### Animals and Mosquitoes

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

Source: [cdc.gov](https://www.cdc.gov)

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

### Food Safety

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

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

### Water Safety

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

### Boil Water Advisory

Create a supply of water that is safe for cooking, drinking, and brushing teeth

# FEMA Disaster Recovery Centers

## What are Disaster Recovery Centers?

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

## What services do they provide?

Some of the services that a DRC may provide include:

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

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

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

## 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)



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

- A description of your losses that were caused by the disaster

Source: [fema.gov](https://www.fema.gov)

# ALWAYS PRACTICE GENERATOR SAFETY

*Florida Department of Health  
Communications Office*

In the last two years, Floridians experienced active hurricane seasons. The first major hurricane of the 2019 season was Dorian, which devastated the Bahamas and is tied with a 1935 hurricane as the strongest Atlantic hurricane on record. Dorian skirted Florida, but caused power outages, and the Panhandle is still recovering from Hurricane Michael, which occurred in 2018, when many people had no electricity for days while the state recovered. Some residents used portable generators, gas-powered appliances, and charcoal or gas grills until power was restored. Unfortunately, improper use of these devices led to instances of carbon monoxide (CO) poisoning.

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

Depending on the level of exposure, carbon monoxide may cause fatigue, weakness, chest pains for those with heart disease, shortness of breath upon exer-

tion, nausea, vomiting, headaches, confusion, lack of coordination, impaired vision, loss of consciousness, and in severe cases, death.

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

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

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

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

**ALWAYS** locate the unit outdoors on a dry surface, away from doors, windows, vents, and air conditioning equipment that could allow CO to come indoors. Follow the instructions that come with your generator.

**Install battery-operated CO alarms** or plug-in CO alarms with battery back-up in your home, according to the manufacturer's installation instructions. The

CO alarms should be certified to the requirements of the latest safety standards for CO alarms (UL 2034, IAS 6-96, or CSA 6.19.01).

**Test your CO alarms** frequently and replace dead batteries.

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

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

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

For further information about generator safety and emergency preparedness, please contact your local county health department or visit [floridahealth.gov](https://www.floridahealth.gov) or [FloridaDisaster.org](https://www.FloridaDisaster.org).

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

Identifying Vulnerable Older Adults  
and Legal Options for Increasing Their  
Protection During All-Hazards Emergencies



A Cross-Sector Guide for States and Communities



U.S. Department of Health and Human Services  
Centers for Disease Control and Prevention

## DISASTER PREPAREDNESS FOR OLDER ADULTS

Many older adults may have difficulty keeping themselves safe and healthy during an emergency such as the COVID-19 pandemic 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, especially when practicing social distancing.

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

For more information, call 1-800-CDC-INFO or visit [cdc.gov/aging/emergency](https://www.cdc.gov/aging/emergency).

### Governor Ron DeSantis...continued from page 1

As you build your plan and gather supplies, remember disaster supply kits will differ based on personal needs. Please consider using special shopping hours for seniors or a home delivery service to arrange for groceries, batteries, medication, and other supplies to be delivered to your home. Additionally, if you have pets, your disaster supply kit should include their food, water, medications, and medical records. If you or a member of your family is disabled or requires additional assistance during an emergency, utilize Florida's Special Needs Registry at [FloridaDisaster.org/snr](https://www.floridadisaster.org/snr). This important online tool allows residents who need assistance to register with their local emergency man-

agement agency and provides first responders with valuable information to prepare for disasters.

While I pray that during these uncertain times no hurricanes will impact Florida this year, if a storm does threaten, make sure you can receive important updates and alerts. Local television and radio, weather radios, and smartphone apps are a few ways you can be alerted of severe weather. If you prefer to use social media, follow trusted sources like @FLSERT for the latest updates. Hurricane Season runs from June 1 through November 30, and I urge you to take the time to prepare. Visit [FloridaDisaster.org/GetAPlan](https://www.floridadisaster.org/GetAPlan) to make or update your plan today.

### Message From the Secretary...continued from page 1

tives to help engage and comfort older adults who may live alone, are homebound, or who may otherwise feel disconnected by physical distancing. Two projects are aimed at individual older adults, while another project is designed to increase communication between residents in assisted living facilities or nursing homes and their loved ones.

#### Individual Initiatives

Many Floridians age 60 and older live alone. Research indicates extended loneliness and isolation in seniors may be detrimental to physical, mental, and emotional health. To combat loneliness, the Florida Department of Elder Affairs has begun delivering over 375 therapeutic robotic pets to socially isolated seniors and adults living with Alzheimer's Disease and Related Dementia (ADRD). The interactive pets help by improving overall mood and quality of life. Family caregivers may experience a reduction in stress, and caregivers benefit when companion pets allow increased engagement with the older adult and their environment. The robotic pets offer an alternative to traditional pet therapy, and research shows they have similar positive effects. They are designed to respond to motion, touch, and sound. Robotic cats and dogs are usually given to people with ADRD, but data has shown that using pets to decrease social isolation for older adults is highly successful. Applications are available through the Department's Livable Florida website.

Another initiative for older individuals is the Gift of Music, with over 1,000 pre-loaded MP-3 players already delivered to socially isolated seniors and adults living with Alzheimer's Disease and Related Dementia. The Gift of Music was made possible through a donation from the Florida Alzheimer's Association. Each device is pre-loaded with various musical genres ranging from patriotic and country to Broadway tunes and gospel. Because areas of the brain linked to memories of music are often left undamaged by dementia, listening to music becomes an important part of treating and interacting with persons living with ADRD. Music can be powerful. Studies have shown music may reduce agitation and improve behavioral issues

that are common in the middle-stages of the disease. Even in the late stages of Alzheimer's, a person may be able to tap a beat or sing lyrics to a song from childhood. Music provides a way to connect, even after verbal communication has become difficult.

#### Group Initiative

Project: VITAL (Virtual Inclusive Technology for All) utilizes virtual technology to relieve the difficult symptoms of social isolation for residents in assisted living facilities and nursing homes. The Department, through a partnership with the Alzheimer's Association and other industry leaders, is distributing tablets statewide to pilot program facilities so that residents may be virtually brought together with their families. Project: VITAL offers personalized communication tools such as video call connections, online support tools, and customized applications to allow residents to continue connecting with their loved ones even as they maintain a physical distance.

Project VITAL was created under guidance provided by the Centers for Disease Control and Prevention (CDC) regarding infection control and prevention of COVID-19 to nursing homes and facilities for the health and safety of all residents. The project will be funded with resources received by the Department from federal coronavirus response efforts. During the initial pilot phase, project leaders will work with 150 care communities and supply two tablets per community along with virtual training on how to use the equipment, platform, and applications as well as proper sanitization of each tablet from resident to resident.

#### Elder Helpline

An item that has remained constant since the inception of the Florida Department of Elder Affairs is the Elder Helpline. Florida seniors, their families, and caregivers can receive free, live help from an expert about local programs and services through this valuable resource. Trained specialists take calls, address concerns, and help provide access and information to local agencies, services, and programs. Assistance is available weekdays 8 a.m. to 5 p.m. The Elder Helpline number is 1-800-963-5337.

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

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

## Florida Area Agencies on Aging (Counties Served)

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

**Advantage Aging Solutions**  
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)*

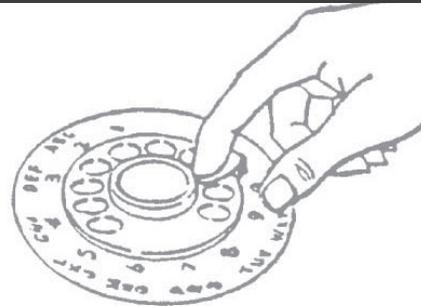
If you need information about, or referral to, a service provider outside Florida, call the national Eldercare Locator Service at 1-800-677-1116. An information specialist will assist you Monday through Friday from 9 a.m. – 11 p.m. Eastern time. For people with Telecommunication Devices for the Deaf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



## 2020 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.

Arthur	Hanna	Omar
Bertha	Isaias	Paulette
Cristobal	Josephine	Rene
Dolly	Kyle	Sally
Edouard	Laura	Teddy
Fay	Marco	Vicky
Gonzalo	Nana	Wilfred

Source: [nhc.noaa.gov/aboutnames.shtml](http://nhc.noaa.gov/aboutnames.shtml)

## Saffir-Simpson Hurricane Scale

<b>CATEGORY 1</b>	Winds 74-95 mph; Minimal damage
<b>CATEGORY 2</b>	Winds 96-110 mph; Moderate damage
<b>CATEGORY 3</b>	Winds 111-129 mph; Extensive damage
<b>CATEGORY 4</b>	Winds 130-156 mph; Extreme damage
<b>CATEGORY 5</b>	Winds greater than 157 mph; Catastrophic damage

## STATE & FEDERAL 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:

### FEDERAL

FEMA Registration	1-800-621-FEMA TTY: 1-800-462-7585 Fraud & Abuse Hotline: 1-800-323-8603
American Red Cross	1-800-733-2767 Español: 1-800-257-7575
Salvation Army	1-800-725-2769
Small Business Administration, <i>disaster loans</i>	1-800-659-2955
Social Security Administration	1-800-772-1213 TTY: 1-800-325-0778
IRS	1-800-829-1040 TDD: 1-800-829-4059
U.S. Department of Veterans' Affairs	1-800-827-1000 TDD: 1-800-829-4833
Feeding America	1-800-771-2303

### STATE OF FLORIDA

Florida Emergency Information Line	1-800-342-3557
Florida Attorney General Price Gouging Hotline	1-866-966-7226
Agriculture and Consumer Services, <i>price gouging</i>	1-800-435-7352
Florida Elder Abuse Hotline	1-800-96-ABUSE
Florida Volunteer and Donations Hotline	1-800-354-3571
Elder Helpline, <i>information and referral</i>	1-800-96-ELDER
Department of Financial Services Storm Hotline	1-800-22-STORM TDD: 1-800-640-0886
Florida Child Care, <i>resource and referral</i>	1-866-357-3239
Florida Power & Light, <i>outages update</i>	1-800-468-8243
Department Economic Opportunity, <i>unemployment claims</i>	1-800-204-2418

# 1-800-96-ELDER

Monday - Friday, 8:00 a.m. - 5:00 p.m. (EST)

*All Elder Helplines can be accessed through the Florida Relay Service for the hearing-impaired:*

**1-800-955-8771 for TDD**  
**1-800-955-8770 for voice**