




2023 Digital Edition

DISASTER for Older Adults

Resource Guide



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STATE OF FLORIDA



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From the Desk of the Secretary

Secretary Michelle Branham

I am honored and grateful to have been reappointed as Secretary of Elder Affairs in December 2022 by Governor DeSantis. This last year has been full of monumental developments to ensure everyone in Florida is able to live well and age well, and I am excited to see where the second half of 2023 takes us!

I have enjoyed spending the last year traveling across our state and meeting with our providers, advocates, employees, and seniors. Over the course of that year on the road, we received, and continue to receive, invaluable feedback and best practices. We are constantly implementing changes and enhancements in all corners of our Department to best serve the needs of Florida's aging population.

Part of being a Floridian is being prepared and ready to respond to a potential disaster. Our state government is ready for any storm or disaster that threatens our state, but it is important for all individuals to have their own emergency preparedness plan that fits their specific needs. Our 11 Area Agencies on Aging are dedicated to supporting seniors in their areas, including providing resources and transportation services during an evacuation.

Over the past few months, the Department has held roundtables with seniors to learn more about the special challenges they face in preparation, evacuation, and

recovery when disasters hit. Through these listening sessions, we have uncovered barriers that we are working with state, local, and federal partners to mitigate on behalf of our seniors.

If we learned anything from the 2022 Hurricane Season, it is to have a plan and be able to act quickly when necessary. Now is the time to talk to your family, friends, and neighbors to make a plan. I encourage everyone to review the tools at floridadisater.org under "blue skies" so we can be ready when an emergency strikes. For additional resources, you can contact our Elder Helpline (1-800-963-5337) to be connected to your local Area Agency on Aging.

Remember, taking the time to plan before the threat of a storm is vital to ensuring we are all as best prepared as possible. Please don't forget that our Department and partners are here to serve you in any way we can. If you haven't yet, I urge you to connect with your local Area Agency on Aging to learn about all the incredible programs and services they offer year-round. You can find the information for all 11 Area Agencies on Aging in the back of this publication on page 33. Together, we can ensure that everyone in Florida can live well and age well, no matter the season!

A handwritten signature in black ink that reads "Michelle Branham".

Make a Plan

The best time to prepare for an emergency is well ahead of time. When you prepare from a position of safety and calm, you and your caregivers can better cope with an emergency or disaster situation when it happens. An emergency or disaster may present unique challenges for people with disabilities and special needs. If you or someone you care for has a disability or special need, you may have to take additional steps to prepare yourself and your family.

Here's what you need to do to get ready for an emergency or disaster:

Form a Personal Support Network These are the people you should involve in your emergency planning and can help you in an emergency situation. They include your nearby family, friends, caregivers, neighbors, and co-workers. Be sure to give at least one trusted member of your support network a key to your house or apartment. Also, let members of your support group know where you store your emergency kit. Most importantly, you should not rely on just one person, but have at least three or more people you can call on for help.

Complete a Personal Assessment Make a list of your personal needs and your resources for meeting them in a disaster environment. You need to consider what you will be able to do for yourself and what assistance you may need before, during, and after a disaster such as a hurricane. This should include daily living needs (personal care/personal care equipment, adaptive feeding devices and electricity-dependent equipment), your ability to get around before, during, and after a disaster (cleaning up disaster debris, transportation, and blocked roads) and evacuating if necessary.

Get Informed Know about the specific hazards that threaten your community (hurricanes, tornadoes, wildfires, etc.), learn about community disaster plans and community warning systems, and find out more about special assistance programs. Florida citizens with disabilities and



special needs should register with their local emergency management office. More information on your local emergency management office can be found in the links below.

Write It Down Keep a copy of important phone numbers and other contact information for loved ones, medical providers, and emergency services as part of your emergency communications plan.

Create an Emergency Kit Your emergency kit should have supplies specific to your special needs. A complete list of suggested items can be found on page 14.

Other Helpful Tips

- Wear medical alert tags/bracelets to help identify your disability/special need.
- Practice how to quickly explain your condition and your adaptive equipment to someone who is helping you.
- Wheelchair users need to have more than one exit from their residence that is wheelchair accessible. Practice how to escape from your home.
- Know the size and weight of your wheelchair, in addition to whether or not it is collapsible, in case it has to be transported.
- If you are dependent on dialysis or other life sustaining treatment or equipment, know the locations and availability of more than one facility in your area.



Plan for Your Pets

If you evacuate your home, **DO NOT LEAVE YOUR PETS OR ANIMALS BEHIND**. It is unlikely for pets or larger animals to survive on their own. If by some chance they do, you may not be able to find them when you return.

Have a Safe Place to Take Your Pets

Service animals who assist people with disabilities are allowed in Red Cross shelters. It may be difficult to find shelter for your animals during a disaster, so plan ahead. Do not wait until disaster strikes to do your research. Many communities are developing pet-friendly shelter plans, so check to see whether your local emergency shelter plan includes pets.

- Contact hotels and motels outside your immediate area (outside of an evacuation zone) to check policies on accepting pets

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

- Ask friends, relatives, or others outside the affected area whether they could shelter your animals. If you have more than one pet, they may be more comfortable if kept together, but be prepared to house them separately.
- Prepare a list of boarding facilities and veterinarians who could shelter animals in an emergency; include 24-hour phone numbers.
- Ask local animal shelters if they provide emergency shelter or foster care for pets in a disaster. Animal shelters may be overburdened caring for the animals they already have as well as those displaced by a disaster, so this should be your last resort.

Assemble a Pet Disaster Supply Kit

Whether you are away from home for a day or a week, you will need essential supplies to care for your pet. Keep items in an accessible place and store them in sturdy containers that can be carried easily (duffle bags, covered trash containers, etc.). Your pet disaster supply kit should include:

- Medications and medical records (stored in a waterproof container) and a first aid kit.
- Sturdy leashes, harnesses, and/or carriers to transport pets safely and ensure that your animals cannot escape.
- Photo of you and your pet(s) – in the event you are separated from your pet, having an updated photo with your pet will help validate pet ownership.
- Food, potable water, bowls, cat litter/pan, and can opener.
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you must foster or board your pets.
- Pet beds and toys, if easily transportable.

Know What to Do as a Disaster Approaches

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

Planning and preparation will enable you to evacuate with your pets quickly and safely. However, bear in mind that animals react differently under stress. Outside your home and in the car, keep dogs securely leashed. Transport cats in carriers. Do not leave animals unattended anywhere they can run off. The most trustworthy pets may panic, hide, try to escape, or even bite or scratch. When you return home, give your pets time to settle back into their routines. Consult your veterinarian if any behavior problems persist.

Planning for Larger Animals

When planning for larger animals (i.e., livestock), take the following into consideration when developing your disaster plan:

- Disaster supply kit that includes, but is not limited to the following items:
 - » Form of identification for each animal
 - » Food and water
 - » Medications
 - » Handling equipment
 - » Dry bedding
 - » Windbreaks
- Develop an evacuation plan to include different routes and possible shelter sites suitable for your animals.
- Ensure you have the necessary resources to transport your animals – vehicles, trailers, and experienced drivers and handlers.

Animal-Related Emergency Response

The Florida Department of Agriculture and Consumer Services (FDACS) serves as the lead agency for the State Emergency Response Team Emergency Support Function 17 (Animal and Agricultural Issues). Visit fdacs.gov/Consumer-Resources/Animals/Animal-Related-Emergency-Response to view additional information and resources to help you prepare a disaster plan for your animals.



Planning for Your Home

The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's important to strengthen the exterior of your house so wind and debris do not tear large openings in it. You can do this by protecting and reinforcing these five critical areas:

- roof
- straps
- windows
- doors
- garage doors

A great time to start securing – or retrofitting – your house is when you are making other improvements or adding an addition.

Remember: building codes reflect the lessons experts have learned from past catastrophes. Contact the local building code official to find out what requirements are necessary for your home-improvement projects.

Mobile and Manufactured Homes and Hurricanes

While mobile and manufactured homes are great places to call home, they are **NEVER** good shelters during a hurricane. Mobile and manufactured homes can be severely damaged from the hurricane-force winds and flying debris.

No matter the category of storm, whenever an evacuation order is given, all mobile and manufactured home residents must evacuate. Mobile and manufactured home residents need to have an evacuation plan in case a hurricane threatens.

Modern manufactured homes are not the flimsy constructions they once were. They are, in fact, engineered and built to be as strong as the most stringent building codes require. There is said to be



an advantage to factory-constructed homes over site-built homes: precision. The result is a strong, durable, quality-crafted home with easy-care exterior materials.

Factory-constructed manufactured homes are built to a tough federal code. These homes are crafted to rigid standards of fit and finish, by skilled workers. The design and construction of all Florida manufactured homes are monitored through HUD and their agent, Housing and Building Technology (HBT), and by the State Bureau of Manufactured Housing Construction.

Solid skirting around a manufactured home increases the threat of wind damage. A lattice or grillwork, which offers less wind resistance, will reduce the chance the wind will lift the manufactured home off the ground.

Tying Down

Manufactured home straps help to prevent high winds from dislocating your manufactured home, which can cause damage, injury, and loss of life. Manufactured home straps are secured to specially designed anchors, which are driven into the ground, thereby anchoring the mobile home to the spot on which it rests.

According to the National Hurricane Center, **no mobile or manufactured home can be a safe shelter from hurricane-force winds.** Never ride out a hurricane in a mobile home – even if it’s not in an evacuation zone. As soon as an evacuation order is announced, make plans to leave your mobile home.

Secure Your Community

Even if your community has maintenance staff, it’s your responsibility to prepare your community.

- **Preparedness Team** Establish a Community Preparedness Team to coordinate community preparedness efforts, especially the following:

- **In-Park Shelter** Have your community center inspected by a structural engineer or emergency management official to see if it could serve either as a shelter or as a “Return Home” coordination center. Investigate the possibility of having a back-up generator installed.
- **“Return Home” Plan** Have your community develop a “Return Home” plan. A “Return Home” plan reduces the confusion and chaos associated with trying to return to your community after a natural disaster. Such a plan should include instructions on when to return, where to return (i.e., clubhouse), and whom to contact (name and cell phone number).
- **Community Hazard Assessment** Inspect your common areas to identify potential storm hazards, such as dead tree limbs, bird baths, statues, lawn equipment, grills, etc. Develop a plan to have those hazards removed.
- **Evacuation Team** Establish a Community Evacuation Team.



Know Your Zone & Know Your Home

Every year it's important for residents to know whether they live in an evacuation zone; a low-lying, flood prone area; a mobile home; or an unsafe structure during hurricane season. These areas and buildings are most likely to be evacuated, and knowing these zones helps Floridians prepare to evacuate and better understand orders from local officials.

This year, it is also very important for residents to "know their home." If an evacuation order is not issued for your area and your house is not in an evacuation zone, you may consider sheltering in place. If you shelter in place, it's important to know your home and its ability to withstand strong winds and heavy rain.

Take a look to see where your zone is via this link: [Know Your Zone Map](#).

Frequently Asked Questions

Should I evacuate if a hurricane comes this year?

The greatest threat to life from a hurricane is storm surge flooding. If you are in an ordered evacuation zone, low-lying flood area, or in a mobile home, you should follow all evacuation orders. However, if you are not in an ordered evacuation zone, low-lying flood prone area, mobile home, or unsafe structure, then it may be safer to stay in your home. Always heed the advice and orders of local officials during a storm.

How do I know if my home is strong enough to shelter in during a hurricane?

If you are in an evacuation zone that is ordered to evacuate by local authorities or in a flood zone, you should evacuate no matter what. If you are not in any of these areas, then it may be safer for you to stay in your home. While it is the responsibility of the homeowner to know whether their home is strong enough to withstand a hurricane, generally homes built after 2002 include features that make



them more resilient to hurricanes. There are also improvements you can make to your home to strengthen it against future storms. Know your home and learn more by visiting floridadisaster.org/planprepare/home.

What can I do to make my home stronger?

The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's important to strengthen the exterior of your house so wind and debris do not tear large openings in it. Learn more by visiting floridadisaster.org/planprepare/home.

How will I know if I'm ordered to evacuate?

Monitor local news and pay attention to alerts from authorities. Evacuation zones are designated from A to F. Generally, Zone A is most vulnerable and most likely to be evacuated first, and Zone F is most likely to be evacuated last. Take the time now to find out which zone you are in and remember to pay attention to local authorities during a storm to find out if an evacuation is ordered. Know your zone today by visiting floridadisaster.org/knowyourzone.

If I need to evacuate my home, will I have to stay in a public shelter?

If you need to evacuate, your safest and easiest option may be to stay with friends or family who live outside the evacuation zone or in a stronger house. Check with nearby friends and family now and have a plan in place for what to do if you are ordered to evacuate. Shelter information can be found at floridadisaster.org/planprepare/shelters.

Shelter in Place

If evacuation is not necessary and your residence can provide a safe environment during a storm or other emergency, then you may want to take shelter at your own home or that of a family member, neighbor, or friend. If your special needs require assistance for day-to-day tasks, make sure you have a caregiver, family member, or friend that can stay with you at all times. Remember, the best place to shelter for every Floridian is outside the evacuation area, in a safe and secure structure. If your home meets safety requirements though, it may just be your best option.

Monitor the Situation

Oftentimes, emergencies or natural disasters can go from bad to worse in a very short time. It is very important to monitor the situation on radio or television news reports in the event an evacuation is ordered. If local authorities do order an evacuation, remember it is in your best interest to do so immediately. Visit [Evacuation and Shelters](#) for important evacuation information.

Be Prepared

Your Emergency Kit should be compatible for both an in-place sheltering and an evacuation. At a minimum, your kit should include all your daily necessities and basic resources that would allow you to live on your own for three to seven days. For a detailed listing of items to include in your emergency kit, see [page 14](#).

Safety Tips

Although your home can be a safe place to ride out an emergency, there are potential hidden dangers that may not be obvious.

- If necessary, take refuge in an interior hallway or smaller room with no windows, such as a closet near load-bearing walls.
- Keep a fire extinguisher nearby and only use hand-cranked, solar-powered, or battery-operated lamps or flashlights.



- Be sure to leave a clear path to exit in case of a fire.
- If you need assistance getting out of your building and rely on an elevator, make sure you have a way to leave your home before you decide to shelter in-place.
- Make sure there are other exits such as stairs, windows, or ramps that you could use if the electricity goes out and the elevator does not work.
- Have a list of personal contacts you could call on a cell phone that could help you evacuate if you need to leave your home or building and need assistance.
- Prepare for several different types of disasters (fire, floods, hurricanes, acts of terrorism, etc.) and determine the safest place in your home for each emergency.



Evacuation

One of the most important decisions made during an emergency is whether to evacuate or stay in your home or current location. Determining factors such as your unique circumstances and the nature of the emergency should be carefully evaluated before either option is decided upon. As a person with disabilities/special needs or a caretaker of individuals with special needs, your disaster plan should consider and have options for both situations. It is also important to use all the information you can from local officials or the news to determine whether there is immediate danger. Use your best judgment as no one knows your needs as well as you do.

However, certain emergency and disaster situations require immediate evacuation. If you are specifically ordered to evacuate, it is vital you do so immediately. If your daily activities require additional travel time or transportation assistance, your emergency plan should include prior travel arrangements.

Determine Your Evacuation Options

One of the most important decisions made during an emergency is whether to evacuate or stay in your home or current location. Determining

factors such as your unique circumstances and the nature of the emergency should be carefully evaluated before either option is decided upon. As a person with disabilities/special needs or a caregiver of individuals with special needs, your disaster plan should consider and have options for both situations.

If an evacuation is ordered, make sure you have several options and different locations where you can seek refuge. Your evacuation options should include several different places you could stay that are located throughout the region and even out of state. Should a natural disaster suddenly turn for the worse, putting one of your evacuation options in harm's way, you could still have a safe place to go. Be sure to make a list of general population shelters, homes of friends, family or even a private caregiver whose facility you could use in case of a mandatory evacuation. Reach out to family or friends who are unlikely to be evacuated from their homes and obtain their commitment to share their homes with you. This list should also include the emergency contact numbers and addresses for all your evacuation options for easy reference when you need the information most.

Visit [Shelters | Florida Disaster](#) to find shelters in your area.

Special Needs Shelter Program

A Special Needs Shelter (SpNS) is for someone who, during periods of evacuation or emergency, requires sheltering assistance, due to physical impairment, mental impairment, cognitive impairment, or sensory disabilities.

Special Needs Shelters are designed to meet the needs of persons who require assistance that exceeds services provided at a general population shelter. A SpNS is a place to go when there is no other sheltering option. Shelters may be activated during an emergency event to provide mass care for people who cannot safely remain in their home. Special Needs Shelters are intended to provide, to the extent possible under emergency conditions, an environment that can sustain an individual's level of health.

If a person is medically stable but needs help with basic tasks or uses an electronic medical device and has no other evacuation options, they should

pre-register for a SpNS. [Click here to register for a Special Needs Shelter.](#)

Eligibility

- People with special medical needs
- People whose care exceeds the basic first aid provided at general population shelters
- People with impairments or disabilities who are medically stable and do not require medical care

People with disabilities are not required to go to a Special Needs Shelter. Some people with disabilities can be safely accommodated in a general population shelter.

The capabilities of each SpNS vary based upon a community's needs and available resources. [Click here to contact an Emergency Management Office](#) to learn about local services.





Keep in Touch With Loved Ones

Before the start of a storm, consider how you will find your family and loved ones in a disaster. Prioritize sharing your emergency plans with each other as well.

In-State Contact	
Name	
Phone 1	
Phone 2	
Address	
Email	
Out-of-State Contact	
Name	
Phone 1	
Phone 2	
Address	
Email	

Family Information

Keep family records current and readily available

Name	DOB	Social Security	Phone	Emergency Meeting Place

Where to Go in an Emergency

Record where your loved ones spend the most time and where you will meet each other if an emergency occurs and you can't get home.

Location	Address	Phone
Home		
Work		
Emergency Meeting Place		
Emergency Meeting Place		
Emergency Meeting Place		

Always have important medical and insurance information on hand.

Medical Care Providers			
Provider	Name	Phone	Address
Doctor			
Doctor			
Pharmacist			
Veterinarian			
Insurance Policies			
Type	Agent	Phone	Policy Number
Medical			
Home/Renter			



Reconnect After a Disaster

The American Red Cross helps reconnect loved ones when the following occurs:

- Families are separated internationally as a result of conflict, disaster, migration, or other humanitarian emergency.
- Families have already tried normal channels of communication to reconnect.
- The family member making the inquiry can provide essential information on the sought person.
- The family member making the inquiry is a relative who had been in direct contact with the sought person before the crisis occurred.

Contact their free national helpline at 844-782-9441 or visit International Reconnecting Families Inquiry Form ([redcross.org](https://www.redcross.org))

Disaster Supply Kit

Disaster Supply Kit Checklist | Florida Disaster

How to Assemble a Disaster Supply Kit

You may need to survive on your own after a disaster. This means having your own food, water, and other supplies in sufficient quantity to last for at least seven 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 supplies 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. (See Sidebar.)

Water

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.

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



Home Your disaster supply 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 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.

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 Disaster Supplies Kit

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

- Keep canned foods in a dry place where the temperature is cool.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Throw out any canned item that becomes swollen, dented, or corroded.
- 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 back-pack, or duffel bag.

Important Documents

While some parts of disaster preparedness are easy to remember, such as food and medicine, others are less so. One of the things that many people forget about is the important documents they need in the event of an evacuation. If your family suddenly must vacate your home, and you only have time to grab your disaster kit and run, you will want to make sure it has the right documents to keep you on track. This list will help you prepare for the next disaster with the right documents.

Family and Identification Documents

Birth certificates Copies are fine, but have your birth certificates in the disaster preparedness kit to ensure you can prove who you are and where you are a citizen.

Marriage and divorce papers These prove the marital status of the head of the household and could be important in the future.

Adoption papers If you have adopted a child, these are important to prove that the child is part of your family.

Social Security cards Getting a new copy of your Social Security card takes time and may not be simple if your area is devastated in a natural disaster, so keep copies of the cards for all members of your household.

Passports and driver's license If anyone in your family has a passport, make a copy of it. Also, copy all driver's licenses. These will provide a starting point for replacing these important forms of identification if they are lost in a tragedy.

Photographs of family and pets Keep a recent photograph of all family members and pets so you can get help finding each other if you are separated.

Pet microchip numbers If you have pets that are microchipped, keep a copy of the microchip tag number.



Financial Documents

Tax information Make a copy of the last year's tax returns, so you can prove your income should you need to. Also, make a copy of your personal and business property tax statements. Should you need to get a new loan or apply for assistance based on your income during your recovery period, you will need this information.

Financial account numbers Have copies of statements from all bank or credit union accounts you have so you have access to the account number and the bank's contact information. Also, make copies of a credit or debit card statement for the same information. You want to be certain you have access to your money in the event of a disaster.

Income verification In addition to the tax statements, have copies of recent pay stubs in your disaster kit so you can provide proof of income if needed.

Insurance information All insurance policies you have, including life, car, homeowners, and health insurance, should be copied and placed in your disaster prep kit. This will ensure you can

get coverage or file a claim even when away from home.

Information about bills and obligations If you have obligations, like mortgages, utility bills, and loans, that you need to pay monthly, make a copy of the bill or statement to put into your disaster kit. This will ensure that you can access your account or the contact information to keep current with your payments.

Property Documents

You'll want proof of the things you own so you can reclaim, replace, or rebuild them after a disaster.

Vehicle documentation Certified copies of titles, VIN numbers, registration papers.

Real estate documents Certified copies of deeds for home and business, mortgage notes, chain of title documents.

Appraisals Receipts or appraisals for valuable items or major purchases.

Inventory of items in your home Photos of valuables and a listing with each item's description, brand, model, and serial number.

Legal Documents

If your home burns down or is leveled in an earthquake, would you have to start all of your end-of-life planning from scratch? Here are some important legal documents to copy for your disaster preparedness kit:

Will If you've crafted a will, put a copy of it into your disaster preparedness kit. If you have not created one, consider doing so immediately. This is the very minimum you need to have for a solid end-of-life plan.

Living will A living will is a document outlining the medical treatments you wish to have or not have if you are seriously injured or suffer a terminal illness. The living will also names the individual who is allowed to make medical decisions when you can't do so for yourself. Have one of these made, and put it in your kit.

Storing Important Documents

Make sure your vital documents are secure and accessible by following these suggestions:



- Keep a binder of important papers in a fireproof and waterproof box or safe in your home. Keep the binder next to your emergency kit, so you can grab them both quickly in a crisis.



- Also store copies of your documents in an external location, like a safe deposit box, your place of business, or a trusted friend's home.

- Make electronic copies and keep them on a flash drive or CD in the same binder with your documents.



- Also place electronic copies on a digital-storage website, or simply email copies to yourself.

Power of Attorney A power of attorney provides someone with the power to act on your behalf for financial or legal concerns if you are not able to do so, such as if you are hospitalized in a coma. This should be part of your kit and your end-of-life plan.

Trust documents If you have a trust, make sure you have copies of all documents relating to it.

Titles and deeds to property you own From the car to your home, order copies of your titles and deeds, and place them in your disaster prep kit. Make sure these are actual copies from the appropriate government entity, not photocopies, so you can have legitimate proof of ownership.

Naturalization or citizenship documents If you were not born in the United States, make sure you get a copy of your naturalization or citizenship papers for your disaster prep kit.

It's important to think of all possible problems that could happen in a serious emergency, and prepare for them accordingly, when building your disaster prep kit.

Medical Documents

Finally, make sure you are prepared for the fact that a disaster will likely involve the need for medical care. Insurance information – while it's already been mentioned, it bears repeating here. If you have medical insurance, put a copy of your policy numbers and your insurance card in your kit, so you can get the appropriate coverage in an emergency.

Immunization records Keep the immunization records of your children and pets in this kit, so you know what they are protected against should you have to evacuate.

Allergy information If anyone has serious allergies in your family, have a record of this information in your kit.

Medications list If anyone in your family takes medications on a regular basis, list the medications, doses, and the doctor who prescribed them, and put this in your kit. Don't forget to list medications for pets.

Crucial medical records While you can't put all your medical records into your disaster prep kit for the sake of space, you should include any information about serious diagnosis or procedures you have had done in the past.

Remember, in a serious emergency, there's a high chance that someone other than your regular doctor will be taking care of your medical needs. Make sure these professionals have the tools they need to give you the best possible care.



Safety During Severe Weather

Be Prepared When Lightning Strikes

Lightning is one of nature's deadliest and most unpredictable weather phenomena. All thunderstorms contain lightning that can strike a person, tree, or an object either on the ground or in the air. Lightning strikes the ground in the U.S. almost 200 million times each year and continues to be among the top weather-related killers in the United States.

While meteorologists can forecast the general conditions that cause lightning, no one can forecast the exact location or time of the next strike of lightning. **Florida ranks #1 on lightning strikes per square mile on average.**

At the first sign of lightning or sound of thunder, you should immediately head inside an enclosed structure and remain away from windows. Even while inside, it is important to stay away from windows and not use any corded electrical devices or running water from faucets. If you cannot make it inside when a thunderstorm approaches, the most dangerous place to be is in an open area. Equally as dangerous is being caught over the open water of a lake or ocean when a thunderstorm is in the area. This is because lightning will tend to strike the tallest object in the area. This is also why standing under tall trees is very dangerous. When you cannot make it to an enclosed building, your next best course of action is to get into a vehicle with a hard-topped roof

DID YOU KNOW? Lightning CAN strike the same place twice, and rubber shoes or tires DO NOT protect you from lightning strikes

Thunderstorms and Tornadoes

Thunderstorms occur frequently across Florida. In fact, Florida has the greatest number of thunderstorms in the United States. Florida averages over 70 thunderstorm days per year with much of the Gulf Coast experiencing over 80 and even 100 days a year. Thunderstorms come in different forms. Sometimes a storm has only one



thunderstorm cloud and sometimes thunderstorms have a family of clouds, or cells, associated with them. Also, thunderstorms may go on for a very long time or be as brief as a few minutes.

One of the reasons Florida has so many thunderstorms is that many of the ingredients needed to create thunderstorms can be found here almost every day. Since Florida is surrounded by water, not to mention the many inland lakes, rivers, and swamps, there are plenty of sources of water vapor to feed thunderstorms.

A Severe Thunderstorm Warning will be issued by the National Weather Service when a thunderstorm detected by radar is producing or capable of

producing straight-line winds in excess of 58 mph (enough to down trees or large limbs, move unsecured outdoor objects, rip screens) and/or hail larger than 1" in diameter (size of a U.S. quarter). Severe thunderstorms can also produce tornadoes with little or no advance warning. Lightning frequency is not a criterion for issuing a severe thunderstorm warning. Warnings are usually issued for a duration of thirty minutes to one hour and can be issued without a Severe Thunderstorm Watch being already in effect.

One of the most dangerous features a severe thunderstorm can produce is a tornado. A tornado is a violent column of rotating air that comes down from a thunderstorm to reach the ground. Tornadoes are not usually associated with the "Sunshine State," but Florida ranks fifth nationally in the annual average number of tornadoes and ties for sixth in tornado fatalities with an annual average of four fatalities per year. When considering the annual number of tornadoes per square mile, Florida ranks second (tied) behind Kansas.

Florida tornadoes come in all shapes and sizes and occur year-round. Tornadoes usually last less than 15 minutes, but they can cause significant damage

as they travel along the ground. Some tornadoes can travel for many dozens of miles while other tornadoes may appear to skip above the ground for a few moments.

If a Tornado Warning is issued for your area, seek shelter immediately! Seek shelter on the lowest floor in an interior hallway, closet, or small room of your home or office. The best safety advice is to get as many walls between you and the outside as possible. Stay away from windows and doors and use pillows to cover your head. Leave mobile homes and find a stronger building or house. If caught outdoors, your options are not ideal, but you can still take action to survive. When outside, try to seek shelter in a nearby structure. If this is not possible, try to get as low as possible, such as a creek bed or ditch, and cover your head. Do not seek shelter under bridges or overpasses and do not try to outrun a tornado.

MYTH: Bathrooms provide the best protection, i.e., "get in the tub."

FACT: If your bathroom is located on an exterior wall, it is not the safest location. Choose an interior bathroom, closet, or hallway.





Driving in Severe Weather

Driving in severe weather conditions can significantly increase the potential for a dangerous situation. Sometimes the best decision drivers can make is to stay put until the storm passes. If driving is the only option, buckle up, and follow these rules to ensure safety:

Turn Lights and Wipers On Florida law requires that if a vehicle's wipers are in use, headlights must be on. To ensure high visibility, headlights should be clean and clear and wipers should be replaced at least once a year.

Slow Down Keep a safe stopping distance between vehicles and avoid passing and/or changing lanes. Wet pavement can result in skidding and hydroplaning. Be patient and stay alert. Use the right edge of the road or painted road markings as a guide.

Turn Around; Don't Drown Never drive through flooded areas. The area of roadway beneath the water may be washed out or may conceal debris or even power lines.

Be Cautious of High Winds Windy conditions are a driving risk to all vehicles, particularly high profile vehicles such as buses and trucks. Use extra caution around vehicles carrying cargo. Strong wind can occur anywhere, but it can be more common in wide open spaces, including bridges and highway overpasses. Keep a firm grip on the steering wheel and give large vehicles extra room to maneuver.

Be Prepared for Inoperable Traffic Lights Traffic lights are designed to keep traffic moving and prevent collisions; however, non-working or missing lights can be a source of confusion for drivers. If a law enforcement officer is present, follow their directions. Otherwise, treat the intersection as if it were a four-way stop sign. If traffic lights are flashing red, come to a complete stop and treat the intersection as a four-way stop. If lights are flashing yellow, proceed with caution and be prepared to yield to oncoming traffic.

Did You Know About 511?

The FL511 system is the state's official source for traffic and travel information. The Florida Department of Transportation's (FDOT) Florida 511 (FL511) Advanced Traveler Information System (ATIS) provides information on congestion events, crashes, construction, and maintenance activities; and travel times on all interstates and toll facilities as well as several other major Florida routes, so that drivers can make better choices about their travel plans. This information service is accessible by mobile app, a website in English and Spanish, Twitter messages, Facebook, Instagram, text alerts, and more. Visit [FL511.com](https://www.fl511.com) to access the program.

FL511 provides camera snapshots on major Florida roads, so users can see road conditions throughout the state. The goal is to provide information about current conditions to keep traffic moving safely and efficiently. To accomplish its goal, FL511 offers the latest information on transportation services and conditions throughout Florida, 24 hours a day, seven days a week.

In addition to increasing safety and mobility while decreasing stress, the 511 system includes:

- Door-to-door travel routes, travel times, incidents, congestion, construction, and more information on some platforms
- Website information available in English and Spanish
- My Cameras feature allows users to create a list of [FL511.com](https://www.fl511.com) traffic cameras for a personalized snapshot look at conditions along their route
- Personalized routes and notifications after creating an account
- Truck parking locations and availability
- Road Weather Alerts
- Weather Radar
- Weather Forecasts
- Message Signs
- Congestions Information
- Ability to display road closures and detour routes on the map
- Incidents
- Traffic Speeds: users can see current flow of traffic
- Construction: users can see planned constructions ahead





Hurricane Watch & Warning

A hurricane watch has been issued for your town. Your anxiety levels were already high, and now they're through the roof. A million thoughts are racing through your mind, but there's no need to panic when storm watches and warnings are issued as long as you follow the advice given by local officials and professionals.

Tropical Storm Watches are issued when tropical-storm-force winds (sustained winds of 39 to 73 mph) are possible within the watch area, generally within 48 hours.

Hurricane Watches are issued when hurricane-force winds (sustained winds of 74 mph or greater) are possible within the watch area, generally within 48 hours. Tropical Storm Watches do not mean hurricane- or tropical-storm-force winds will definitely occur; they only mean those winds are possible, but you still need to take watches seriously.

When preparing for a hurricane, you should do the following:

- Learn about your community's emergency plans, warning signals, evacuation routes, and locations of emergency shelters.
- Identify potential home hazards and know how to secure or protect them before the hurricane strikes. Be prepared to turn off electrical power when there is standing water or a fallen power line, or before you evacuate.
- Turn off gas and water supplies before you evacuate. Secure structurally unstable building materials.
- Purchase any emergency supplies that you don't already have on hand. Make a hurricane item checklist for batteries, candles, and flashlights. These items will likely sell out quickly, so it's advised to get to the stores early.
- Prepare your yard by removing all outdoor furniture, lawn items, planters, and other objects that can be picked up by strong winds. Remove any weak branches on plants and trees. Lower your TV and radio antennas and retractable awnings. You do not want property damage.
- Cover windows and doors with plywood or boards, or install hurricane shutters on windows.
- Fully charge your cell phone and any other electronics you might need.

- Fill your car with gas. If there is a loss of power, gas stations can't pump gas unless they use a generator or an alternate power source.
- Write down the name and phone number of your insurance provider and keep this information readily available in your wallet or purse.
- Locate and secure your important papers, such as insurance policies, wills, licenses, stocks, etc.
- Stay tuned to radio or television for weather updates.
- Listen for disaster sirens and warning signals.
- Place vehicles under cover, if at all possible.
- Fill cleaned and disinfected sinks and bathtubs with water as an extra supply for washing.
- Store ice in coolers or in the tub of your washing machine (it is insulated and has a built-in drain).
- Adjust the thermostat on refrigerators and freezers to the coolest possible temperature.

Tropical Storm or Hurricane Warning

Tropical Storm Warnings are issued when tropical-storm-force winds are expected within the warning area within 36 hours.

Hurricane Warnings are issued when hurricane-force winds are expected somewhere within the warning area.

The National Hurricane Center issues hurricane warnings 36 hours before the most likely arrival of tropical-storm-force winds to give you time to complete your preparations. All preparations should be rushed to completion when a hurricane warning is issued, and you should evacuate as soon as possible if ordered by local officials.

If a tropical storm or hurricane warning forecast is issued for your town, this means the storm is imminent. You should do the following:

- Stay up-to-date on the storm's progress
- Install hurricane shutters, board up windows and garage doors



Floods

Flooding is one of Florida's most frequent hazards. It is a coast-to-coast threat that can occur at any time of the year.

What Is Your Community's Flood Risk?

There are different reasons a community may flood: storm surge, river flooding, or heavy rainfall. Low-lying or poorly drained areas can also increase a community's flood risk. To protect yourself, learn what flood threats affect your community.

- Determine whether there are rivers or creeks that flood frequently.
- Is your home located in a low-lying area?
- Determine your home's elevation.

Obtain or review the flood map for your area. You can get your overall flood risk at floodsmart.gov and enter your address. Your official FEMA flood zone map can be found online at FEMA's [Map Service Center](#), or through your property appraiser's office.

How Do I Keep Myself and My Family Safe During a Flood?

Before the flood reaches your area:

- Know if floodwaters might affect your home and property. Know your elevation above flood stage.
- Develop a flood emergency action plan.
- Evacuate immediately, if advised to do so. Bring important documents with you.
- Move to a safe area before access is cut off.
- Keep abreast of road conditions through the news media.

During the flood:

- Avoid areas subject to flooding. Do not attempt to cross flowing water.
- Never drive through flooded roadways. Nearly half of all people killed in floods are those who try driving through flooded areas.



- Do not drive around barricades, they are there for your protection.
- If your vehicle stalls, leave it immediately.
- Never try to walk through or allow children to play around flood water.

After the flood:

- Do not visit disaster areas; your presence may hamper emergency operations.
- Throw out food that has come into contact with the floodwater, and boil drinking water before using it.
- Stay out of buildings that remain in flood waters.
- Do not handle live electrical equipment in wet areas.
- If the power is out, use flashlights to examine buildings. Flammables may be inside.
- Report broken utilities to the correct authorities.

Flood damage is not usually covered by homeowners insurance. Do not make assumptions. Check your policy.

Wildfires

Wildfire season in Florida is 12 months long.

While wildfires can start at any time of the year, the state sees a peak of activity during the early part of the year—beginning in January and continuing until the onset of more frequent rain, usually in early to mid-June.

Fire Weather Watches and Red Flag Warnings are issued by the National Weather Service to alert people and land managers to potentially hazardous burning conditions that may add to wildfire danger and lead to the loss of control of a fire.

Did You Know? A typical year in Florida will see over 3,000 fires burn nearly 163,500 acres of land.

While there are natural ways a wildfire can be ignited, most wildfires are started by humans. The most common causes of human-started fires are arson and yard waste burns that get out of control. Fires can also be caused by discarding a cigarette that has not been fully extinguished. Other causes of wildfires include campfires and bonfires not being properly extinguished or windy conditions that may take hot embers from the fire to another location. The stronger the wind and the drier the ground, the faster fires will spread.

Wildfires can cause major environmental, social, and economic damages. Prescribed fires are good fires that reduce the hazardous accumulations of brush to lower the risk of loss to homes, businesses, recreation areas, and forests when wildfires occur. Prescribed fire also controls forest tree diseases and recycles nutrients in the soil. Wildfires often begin unnoticed. They spread quickly, igniting grasses, trees, and homes.

Be Prepared

Reduce your risk by preparing now—before wildfire strikes.

- To increase your home's chance of surviving a wildfire, choose fire-resistant building materials and limit the amount of flammable vegetation in the three home ignition zones. The zones include the Immediate Zone: (0 to 5 feet



around the house), the Intermediate Zone (5 to 30 feet), and the Extended Zone (30 to 100 feet).

- To reduce ember ignitions and fire spread, trim branches that overhang the home, porch, and deck and prune branches of large trees up to 6 to 10 feet (depending on their height) from the ground. Remove plants containing resins, oils, and waxes. Use crushed stone or gravel instead of flammable mulches in the Immediate Zone (0 to 5 feet around the house).
- Never store flammable materials underneath decks or porches. Remove dead vegetation and debris from under decks and porches and between deck board joints.

If a Fire Strikes

Ensure your home and neighborhood have legible and clearly marked street names and numbers. Driveways should be at least 12 feet wide with a vertical clearance of 15 feet for emergency vehicle access.

- Develop, discuss, and practice an emergency action plan with everyone in your home. Include details for handling pets, large animals, and livestock.
- Know two ways out of your neighborhood and have a predesignated meeting place.
- Always evacuate if you feel it's unsafe to stay—don't wait to receive an emergency notification if you feel threatened by the fire.
- Conduct an annual insurance policy checkup to adjust for local building costs, codes, and new renovations.
- Create or update a home inventory to help settle claims faster.

Drastic Temperatures

Freezing in Florida

Though many people head south to escape the cold temperatures in the winter, it is not always warmer in Florida. Numerous severe cold outbreaks have affected the state with snow or ice, below freezing temperatures, and strong winds that produce bitterly cold wind chills.

Floridians should remember the “Five P’s” of cold weather safety. The “5 P’s” are:

- 1) Protecting People** dress in layers and wear a hat and gloves. Stay dry and out of the wind. Check on children and elderly who are the most sensitive to cold weather.
- 2) Protecting Plants** Bring in potted plants and drape a blanket, sheet, or tarp over plants in the ground.
- 3) Protecting Pets** Bring all domesticated pets indoors or at least provide shelter for animals with a closed door to keep out the wind. Make sure the shelter is clean, dry, and well insulated with straw, wood shavings, or a blanket. Pet stores sell heated bowls to resist water freezing. Be sure to have extra food as outdoor animals require more calories to generate energy.
- 4) Protect Exposed Pipes** Cover pipes and allow outdoor faucets to slowly drip to prevent them from freezing and breaking.
- 5) Practice Fire Safety** Use safe-heating sources indoors. Do not use fuel-burning devices such as grills; they release carbon monoxide, which is a deadly gas. Also, make sure to use space heaters according to their instructions and be attentive to open flames.

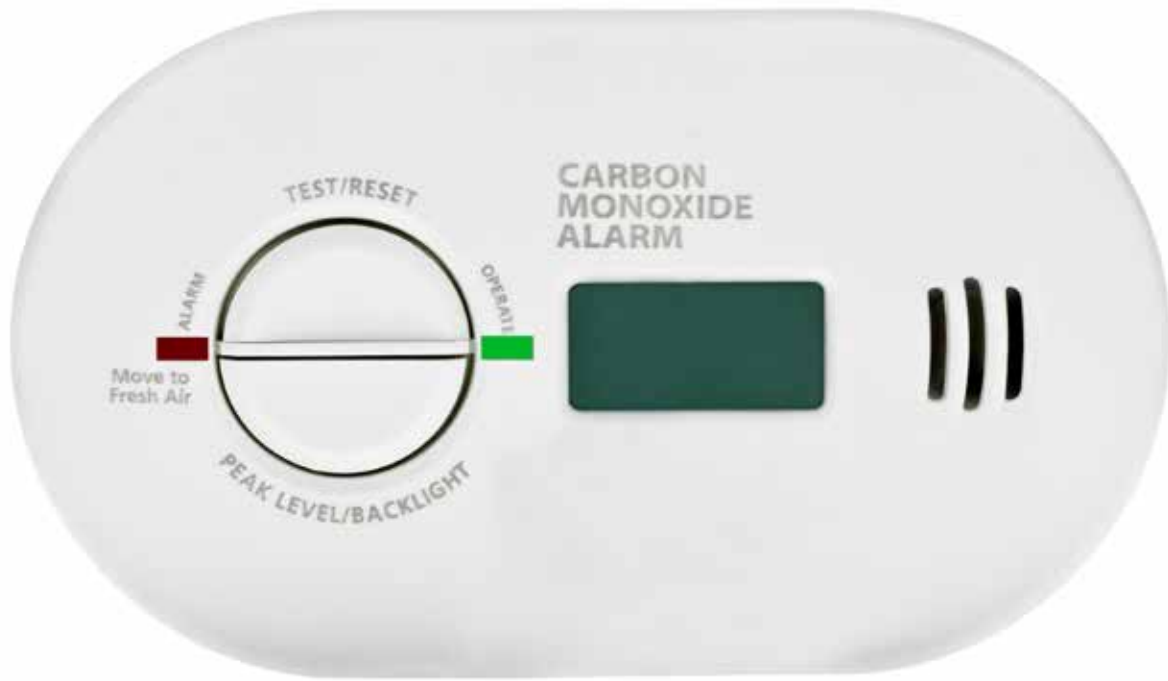
Sunshine State

Though Florida is known as the Sunshine State, it could also qualify as the “Hot State.” Each summer, numerous tourists come from all over the world to enjoy the warm weather and sunny beaches, but most are unaware of just how hot it can get in Florida.



When hot temperatures combine with high humidity, our bodies feel like it is hotter than it really is since the increased moisture in the air limits our body’s ability to cool off through sweating. This is called the Heat Index. When the heat index reaches higher than 105 degrees F, conditions can become dangerous for both people and animals. A person can experience heat cramps, heat exhaustion, or heatstroke that may result in death if exposed to these conditions for a long period of time. When the combination of heat and humidity causes the heat index to reach dangerous levels, the National Weather service will issue Heat Advisories and Warnings.

To help protect yourself against the hot summer heat, make sure to wear lightweight and light-colored clothing. Try to avoid doing or scheduling outdoor events during the hottest parts of the day (usually 10 a.m. until 4 p.m.). Drink plenty of water or other non-alcoholic and non-caffeinated beverages. Check on the elderly, young children, and animals during periods of prolonged heat. Apply sunscreen before exposure to the sun.



Safety After a Storm

Food Safety

- Perishable food such as meat, poultry, seafood, milk, and eggs that are not kept adequately refrigerated or frozen may cause illness if consumed, even when they are thoroughly cooked
- If the freezer thermometer reads 40°F or below, the food is safe and may be refrozen. If a thermometer has not been kept in the freezer, check each package of food to determine its safety.
- You can't rely on appearance or odor. If the food still contains ice crystals or is 40°F or below, it is safe to refreeze or cook.
- Run your dishwasher (empty) through three complete cycles to flush the water lines and assure that they are cleaned internally before washing dishes and utensils in it.
- Do not eat any food that may have come into contact with flood water.

Water Safety

Area health departments will determine whether tap water can be used for drinking. If water is not potable or is questionable, follow these directions to purify it:

- Use bottled water that has not been exposed to flood waters if it is available.
- If you don't have bottled water, you should boil water to make it safe. Boiling water will kill most types of disease-causing organisms that may be present.

Carbon Monoxide Safety

- 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 carbon monoxide (CO) build-up 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.

Electrical Safety

Serious injury can result for anyone dealing with the aftermath of a major storm, hurricane, tornado, or other disaster.

- Watch out for loose or dangling power lines, and report them immediately to proper authorities. It is not unusual in a disaster such as this for more people to be killed by carelessness in the aftermath than were killed by the event itself.
- Be sure all electric and gas services are turned off before entering buildings for the first time.
- Disconnect the main switch and all circuits.
- Remove covers from all outlets and fuses or multi-breaker boxes and flush with clean water. Let dry and spray with contact cleaner/lubricant.
- Watch for electrical shorts or live wires. Don't turn on any lights or appliances until an electrician has checked the system for short circuits.
- Electric motors in appliances that have been flooded should be thoroughly cleaned and reconditioned before they are put back into service.
- Cut off all electrical circuits at the fuse panel or disconnect all electrical appliances

If you believe someone has had electric shock, take the following steps:

- **Look first. Don't touch.** The person may still be in contact with the electrical source. Touching the person may pass the current through you.
- Call or have someone else call 911 or emergency medical help.
- Turn off the source of electricity if possible. If not, move the source away from you and the affected person using a non-conducting object made of cardboard, plastic, or wood.
- Once the person is free of the source of electricity, check the person's breathing and pulse. If either has stopped or seems dangerously slow or shallow, begin cardiopulmonary resuscitation (CPR) immediately.
- If the person is faint or pale or shows other signs of shock, lay him or her down with the head slightly lower than the trunk of the body and the legs elevated.
- Don't touch burns, break blisters, or remove burned clothing. Electrical shock may cause burns inside the body, so be sure the person is taken to a doctor.

Mold Prevention

Exposure to mold can lead to asthma attacks, eye and skin irritation, and allergic reactions. It can lead to severe infections in people with weakened immune systems. Avoid contaminated buildings and contaminated water as much as you can.

- In the instance of unwanted water entering a home, clean up and dry out the building quickly (within 24 to 48 hours). Open doors and windows. Use fans to dry out the building. Position fans to blow air out of doors or windows.
- Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home.
- To prevent mold growth, clean wet items and surfaces with detergent and water.



Scams in the Aftermath of a Disaster

After a natural disaster, consumers should be wary of tree service scams, building and home repair scams, disaster relief scams, and water testing and treatment scams. Additionally, if you suspect criminal activity such as looting, robbery, or any violent crime, call 911 immediately.

Building Repair and Contractors

After a disaster, qualified contractors are in high demand, providing opportunity for scam artists to take advantage of those finding it difficult to find help. If your home is damaged, be sure to follow these tips when hiring a contractor:

- Watch out for unsolicited offers or contractors claiming they can perform repairs at a discount with leftover supplies from another job.

- Have your insurance company evaluate damage before arranging repairs to ensure that the work will be covered under your policy.
- Get at least three written, itemized estimates or bids on repairs.
- Verify a contractor has a license with local and state licensing boards.
- Ensure the contractor is licensed for the job. Check to see whether a company is properly licensed and whether there are any consumer complaints filed against a licensed contractor at the Department of Professional Business Regulation's website, [MyFloridaLicense.com](https://www.myfloridalicense.com).
- Research the company and its reputation – ask for references.
- Contact the Florida Attorney General's Office at 1(866) 9NO-SCAM to see if there are complaints against a company or contractor.
- Check for proof of insurance and verify with the insurer that their policy is current.
- Check to see whether the contractor is bonded and verify with the bonding agency.
- Never pay the full amount of a repair upfront and hesitate before providing large deposits.

- Read the entire contract, including the fine print, before signing to ensure it includes the required buyer's right to cancel language. Understand cancellation rights and penalties you may experience for canceling.
- Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments. Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who have not been paid by the contractor. If the contractor fails to pay them, the liens will remain on the title.
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed.

Assignment of Benefits

Many contractors may ask you to complete an **Assignment of Benefits** which allows the homeowner who holds the insurance policy to sign over their insurance rights or benefits to the



contractor or other third parties. The contractor or third party can then file an insurance claim, make repair decisions, and collect on benefits without the homeowner's involvement. While AOBs can offer convenience to policyholders attempting to navigate the insurance claims process, unscrupulous individuals and companies may seek to take advantage of the power an AOB provides. If your home is damaged, keep the following in mind as you seek to make repairs:

- Be wary of any company that pressures you to sign or insists upon the use of an AOB in order to do repairs.
- Read the entire contract carefully to ensure you are not signing over your benefits without your full knowledge and consent.
- Do not sign an AOB if there are blank spaces in the document.

Laws effective July 1, 2019, allow AOBs to be rescinded within 14 days of execution of the AOB, or within 30 days after the scheduled work start date if the assignee has not begun substantial work. Or, if no start date is listed, a new AOB can be rescinded at least 30 days following the execution date if the assignee has not begun substantial work.

Tree Service Scams

Heavy winds from a hurricane or tropical storm result in littered roads and uprooted trees. If you plan to have nearby trees removed to protect your home from danger or have fallen trees removed after a storm, follow these tips to avoid being scammed:

- Watch out for anyone who approaches unsolicited about tree removal.
- Get multiple written estimates and ask whether debris removal is included in the estimate.
- Research the company and its reputation—ask for references. Contact the Florida Attorney General's Office at 1(866) 9NO-SCAM to check if there are complaints against the company.
- Check for proof of insurance and verify with the insurer that their policy is current.

- Never pay the full amount up front, and do not make a final payment until you are completely satisfied with the work done.

Charity Scams

This scam is particularly effective after a disaster, during which numerous disaster-specific charities pop up. If you would like to donate to help with disaster relief, consider these tips:

- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information on the charitable organization.
- Be wary of charities with similar sounding names. Some phony charities may attempt to capitalize on disasters by using names similar to legitimate, well-known charities.
- Consider donating to an established disaster-relief charity.
- Contact the Florida Attorney General's Office or the Department of Agriculture and Consumer Services (1-800-HELP-FLA), the agency that regulates charities, to determine whether the charity you are donating to has any complaints against them.

Disaster Relief Scams

The Federal Emergency Management Agency offers disaster relief to eligible victims through various programs. When seeking aid, consider the following:

- No state or federal disaster relief agency will call you for your financial information.
- State and federal workers carry identification and will not ask for or accept cash.
- Know that applications for federal FEMA relief programs are free and can be accessed at [DisasterAssistance.gov](https://www.disasterassistance.gov) or by calling 1(800) 621-FEMA.
- Be wary of anyone who offers to fill out, assist with or expedite your application as they may be seeking access to your personal information.

Water Testing and Treatment Scams

Water mains and personal wells can be affected during hurricanes, and dishonest companies and individuals may insist upon pricey tests to determine water safety. Avoid falling victim by following these tips:



- If someone claims to be a representative of your city, county, or utility provider needing to inspect your water line or well, ask for and verify proof of identification.
- Check for water safety alerts as provided by local media and utility providers.
- If you doubt the safety of your water, contact your local health department or utility. Local water utilities are required to test water quality on a regular basis.
- If you doubt the safety of your well water, seek advice from your state or local health department to determine what tests should be performed and find certified testers in your area.
- If in doubt, boil water vigorously for one to three minutes or drink bottled water.

Resources Near You

The Department of Elder Affairs administers programs and services for elders across the state of Florida through 11 Area Agencies on Aging (AAAs), which also operate as Aging and Disability Resource Centers (ADRCs). The AAAs are the designated private non-profit entities that advocate, plan, coordinate, and fund a system of elder support services throughout the state.

Northwest Florida Area Agency on Aging

*Escambia, Okaloosa,
Santa Rosa, and Walton*
Phone: 850-494-7101

Elder Helpline: 866-531-8011
nwflaaa.org

Advantage Aging Solutions

*Bay, Calhoun, Franklin, Gadsden,
Gulf, Holmes, Jackson,
Jefferson, Leon, Liberty,
Madison, Taylor,
Wakulla, and Washington*
Phone: 850-488-0055

Elder Helpline: 866-467-4624
advantageaging.org

Elder Options

*Alachua, Bradford, Citrus,
Columbia, Dixie, Gilchrist,
Hamilton, Hernando, Lafayette,
Lake, Levy, Marion,
Putnam, Sumter,
Suwannee, and Union*
Phone: 352-378-6649

Elder Helpline: 800-262-2243
agingresources.org

The AAAs also operate a network of 11 local **Elder Helplines**. Individuals and community agencies seeking accurate, unbiased information about federal, state, or local social and health and human services in their area may access the Elder Helpline by calling toll-free **1-800-96-ELDER (1-800-963-5337)** or the appropriate Elder Helpline for their county listed below:

ElderSource

*Baker, Clay, Duval,
Flagler, Nassau,
St. Johns, and Volusia*
Phone: 904-391-6600

Elder Helpline: 888-242-4464
myeldersource.org

Area Agency on Aging of Pasco-Pinellas

Pasco and Pinellas
Phone: 727-570-9696

Elder Helpline: 727-217-8111
agingcarefl.org

Senior Connection Center

*Hardee, Highlands, Hillsborough,
Manatee, and Polk*
Phone: 813-740-3888

Elder Helpline: 800-336-2226
seniorconnectioncenter.org

Senior Resource Alliance

*Brevard, Orange,
Osceola, and Seminole*
Phone: 407-514-1800

Elder Helpline: 407-514-0019
seniorresourcealliance.org



Area Agency on Aging for Southwest Florida

*Charlotte, Collier, DeSoto, Glades,
Hendry, Lee, and Sarasota*
Phone: 239-652-6900

Elder Helpline: 866-413-5337
aaaswfl.org

Your Aging and Disability Resource Center

*Indian River, Martin, Okeechobee,
Palm Beach, and St. Lucie*
Phone: 561-684-5885

Elder Helpline: 866-684-5885
aaapbtc.org

Area Agency on Aging of Broward County

Broward
Phone: 954-745-9567

Elder Helpline: 954-745-9779
adrcbroward.org

Alliance for Aging

Miami-Dade and Monroe
Phone: 305-670-6500

Elder Helpline: 305-670-4357
allianceforaging.org



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info@elderaffairs.org

1-800-96-ELDER
ELDERAFFAIRS.ORG

