A Message From the Secretary

Interim Secretary Charles T. Corley Department of Elder Affairs

Living in a coastal state, we are inevitably faced with certain risks for natural disasters and other emergencies for which we must always be prepared. While we hope for the best at all times, it would be irresponsible not to have a disaster plan for when those emergencies do occur. Because it is that time of year again, perhaps the most notable potential disasters that come to mind are hurricanes. But it is important that we think of more than just hurricanes when we consider emergencies. Floridians also face a wide range of disasters from tornadoes and lightning storms to wildfires and floods. Additionally, such things as freezes, hazardous material incidents, and even widespread flu make it essential for Floridians, especially elders and their caregivers, to prepare in advance.

Long-time Floridians have plenty of experience with tropical storms and hurricanes, but in recent years we have also had to become more familiar with how to respond to the constant threat of wildfires. All Floridians must be extremely careful with how they use fire and flammable materials, both inside and outside the home. Try to keep the outside of your home clear of easily combustible materials, and review and practice a fire escape plan.

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

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

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

Many seniors have specific medical needs that must be considered. Make sure to have a list of all of your medications, a generous supply to hold you over, and a plan for refilling prescriptions as needed.

Additionally, safeguarding important documents such as your identification, Social Security card, insurance documents and policies, and emergency contact information is essential to easing any disruption that may occur during a disaster. It is also important that you have a plan for your pets. One reason many people stay behind when they should not is a fear of leaving their animals. Involving your pets in your emergency plan will allow you to avoid the dangers associated with staying behind during an evacuation. Most importantly, discuss your plan with your family, friends, and neighbors.

Florida is home to more than 4.45 million seniors age 60 and older, and approximately one in four of them suffers some physical impairment. It is critical that as good neighbors, we assist those who might not be able to prepare for a disaster. In any emergency, we must come together through preparation and planning.

I encourage you to give careful attention to your safety and well-being by reviewing this Disaster Preparedness Guide for Elders. It contains helpful information and valuable tips to help you, your family, and your pets in both weather-related and other emergencies.

Every Floridian should develop an emergency plan, prepare a disaster kit, and know where to go if evacuation is necessary. Many seniors have specific medical needs that must be considered. To create your own disaster preparedness kit, follow the checklist on page 12 of this publication.

Each type of emergency has its own set of challenges, and this guide addresses preparedness for common scenarios. While we always hope and pray for favorable conditions, we must always be prepared for unexpected emergencies.

Start planning today, and together we can weather any storm.

continued on page 11

See page 24 for Disaster Contact Information
Hurricane Season

Hurricane Watch or Warning? What to Do

Basic steps to prepare

- 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.
- Buy a fire extinguisher and make sure your family knows where to find it and how to use it.
- Locate and secure your important papers, such as insurance policies, wills, licenses, stocks, etc.
- Post emergency phone numbers at every phone.
- Inform local authorities about any special needs, i.e., elderly or bedridden individuals or anyone with a disability.

Prepare disaster supply kits

Stock your home, car, and workplace with supplies that may be needed during the emergency period. (Use the center pullout section of this guide to obtain a list of suggested emergency supplies.)

Preparing to evacuate

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

When a hurricane watch is issued

- Fill your vehicle’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.

- Stay tuned to radio or television for weather updates.
- Listen for disaster sirens and warning signals.
- Check your car for your emergency kit.
- Secure any outside items that may damage property in a storm, such as bicycles, grills, propane tanks, etc.
- Cover windows and doors with plywood or boards, or install hurricane shutters on windows.
- Put livestock in a safe area. Because of food and sanitation requirements, some emergency shelters cannot accept animals (see page 15).
- 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.

If 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.

If a hurricane warning is issued for your area, or if you are directed by authorities to evacuate the area, do the following:

- 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.
- Take a supply of your prescription medications with you.
- Take your disaster supply kit. You don’t know how long you might be away.
- Evacuate as early as possible to avoid congestion on roads and highways.
- Follow the designated evacuation routes – others may be blocked – and expect heavy traffic.
- Notify your family and friends that you are evacuating, where you are going, and how you can be reached.
- If you are told to evacuate and have a pet, the best choice for pets and owners is to stay with pet-friendly friends or relatives in a location outside the evacuation area. If this is not possible, the next choice should be to find a pet-friendly motel or hotel outside the evacuation area. Lastly, try to find a pet-friendly shelter.

If 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, do the following:

- Monitor the radio (preferably on a NOAA weather 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 and vulnerable when strong winds resume.
- Stay away from all windows and exterior doors; seek shelter in an interior room, bathroom, or basement. Bathtubs can provide some shelter if you cover yourself with plywood or other materials.
- Prepare to evacuate to a shelter or a neighbor’s home if your home is damaged or if you are instructed to do so by emergency personnel.

Source: www.cdc.gov
Disaster and Recovery Assistance Basics for Seniors

Assistance for senior citizens and those with special needs — in the form of counseling and help filling out paperwork — is available for Florida residents affected by hurricanes that impact the state.

Friends, neighbors, relatives, and community groups can help seniors obtain that assistance from the Federal Emergency Management Agency (FEMA) and the Florida State Emergency Response Team (SERT).

Some seniors may hesitate to complete an application form for a Small Business Administration (SBA) low-interest loan, but must do so to keep the door open for other types of assistance. If a loan is not appropriate, applicants can be referred to the Other Needs Assistance (ONA) grant program — but only after being declined by SBA. They cannot apply directly to the ONA program.

Therefore, those who do not complete an SBA loan application may be disqualifying themselves for other types of assistance. The applicant is not obligated to take an SBA loan if approved, but if the loan is offered and refused, there is no referral to grant programs.

Older adults may also hesitate to apply for assistance because they are concerned they may be forced to move from their home into a nursing home, assisted living facility or travel trailer. Therefore, they choose to stay in familiar surroundings even though their home is damaged. They will not be required to leave their home against their will.

Another occasional misconception is that they must repay assistance awarded in the form of a grant. FEMA and state grants do not require repayment.

Following a disaster, seniors are often separated from their usual community and support groups, which further compounds communication and transportation challenges.

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

The first step in registering for disaster assistance is to call the FEMA toll-free registration number 1-800-621-FEMA (1-800-621-3362), or TTY 1-800-462-7585 for those with hearing or speech impairment. Applicants will receive a registration number, which tracks them through the recovery process. That process is individually handled if they are identified as having special needs according to set criteria.

The next step for an applicant with special needs is to complete and sign an “Authorization to Release Confidential Information” form. FEMA Disaster Recovery Centers, staffed by experts, can help applicants complete the release form, which satisfies privacy laws so that eligibility for various kinds of disaster assistance may be determined. Community relations workers and housing inspectors also have the forms and actively seek out people who need help completing them.

Information provided during these first two steps automatically triggers the third and final stage of individual assistance to seniors with special needs. “FEMA and the State of Florida work closely with each identified individual to smooth the process of getting the help needed,” said former State Coordinating Officer Craig Fugate, now the Administrator of FEMA. “That help can take the form of loans, grants, or help in contacting voluntary agencies such as the Salvation Army, American Red Cross and a multitude of other volunteer and faith-based groups.”

Source: FEMA Recovery News
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 wind-storm 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 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 some simple steps:

- If you are a winter Floridian, ensure that the community office knows when you are in Florida and when you are not.

- The community should know the addresses of your other residences, as well as those phone numbers, to inform you about the condition of your home and to assist in taking a census of residents.

- When you leave Florida, all items in and around your home should be secured against wind.

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

Source: Florida Manufactured Housing Association

Manufactured Homes and Hurricanes – The Facts

From the Office of the Florida Insurance Consumer Advocate

I encourage all Floridians to make protecting their homes, personal belongings, and lifetime of keepsakes a priority. You can start by reviewing your insurance policies, essentially conducting an “annual check-up” of these policies, by asking yourself the following questions:

Can I access all of my insurance policies right now?

It is recommended that you keep your insurance policies, along with other important documents, in a waterproof container. Keep one copy in another location, preferably a safety deposit box. Include current date-stamped pictures of the exterior and interior of your home and your personal property. Should you experience a loss, these documents will greatly assist the claims adjuster and expedite the settlement of your claim.

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

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

When conducting your “annual check-up” on your insurance policy, keep in mind some key items every homeowner should check out:

- Hurricane Deductible – This is the amount the homeowner is responsible for out of the total damages to the home. Homeowners policies contain two deductibles: one (usually a percentage of the policy limits) for damage from hurricanes and another (usually a dollar amount) for damages from other causes such as fire.

- Flood Insurance – Homeowners policies do not cover flood damage. Homeowners can purchase flood insurance from the National Flood Insurance Program. Don’t wait until hurricane or tropical storm warnings are posted, since flood insurance takes 30 days to become effective.

- Actual Cash Value (ACV) – This is the depreciated value of property that is damaged or destroyed, taking into account the price when the item was purchased and how much its value has depreciated since then.

- Replacement Cost Value (RCV) – This is the amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation.

- 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. Homeowners insurance companies offer this coverage at 25 percent of the dwelling limit. This coverage would pay for the additional cost of repairs based on the building requirements of the local law or ordinance.

- Additional Living Expenses – Homeowners policies may designate a coverage limit for additional living expenses, but this doesn’t obligate the insurance company to pay that amount in advance or in full. You must keep receipts for all expenses and submit them to the insurance company for reimbursement.

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

The Insurance Consumer Advocate is appointed by the Chief Financial Officer and is committed to finding solutions to insurance issues facing Floridians, calling attention to questionable insurance practices, promoting a viable insurance market responsive to the needs of Florida’s diverse population and assuring that rates are fair and justified.
Taking Measures to Prevent Home Fires

Fire is one of the most common disasters and causes more deaths than any other type of disaster. But fire does not have to be deadly if you take precautions and have an escape plan.

Here are some guidelines you can use in preparing your emergency plan.

Make Your Home Fire Safe

The American Red Cross recommends the following advice for safety during fires:

- The safest thing to do in case of a fire is to get away from it and call the fire department from another location, away from the fire.
- Smoke detectors save lives. Install smoke detectors outside each sleeping area and on each additional level of your residence.
- Use the test button to check each smoke detector once a month. When necessary, replace batteries immediately. Replace batteries at least once a year.
- It is a good idea to place a fire extinguisher in your home near each place where a fire may start, such as the kitchen, garage, workshop, barbecue area, etc. An extinguisher should only be used on a very small fire that can be put out quickly.
- Get a fire extinguisher that is rated ABC, which is designed for fires that most often occur at home. For more information on the type and size of fire extinguisher you need for specific locations in your home, contact your local fire department.
- Get training from your local fire department on how to use the fire extinguisher you get. Not all fire extinguishers work in the same way, so it’s important that you get training and practice with the same type of fire extinguisher you may actually use.
- Follow the manufacturer’s instructions for replacing or recharging fire extinguishers.
- If you try to use a fire extinguishe on a fire and the fire is not out in within 30 seconds, drop the extinguisher and get out.
- Use the gauge or test button to check proper pressure on your fire extinguisher. If the unit is low on pressure, damaged or corroded, replace it or have it professionally serviced.
- Keep blankets, clothing, curtains, furniture and anything that could get hot and catch fire away from portable heaters.
- Plug heaters directly into the wall socket, not into extension cords, and always unplug them when they are not in use.
- Keep items that could catch fire away from a stove.
- Use safety plugs in electrical outlets, especially if you have small children.
- Avoid overloading electrical outlets and running cords under carpet and furniture.

Plan Your Escape Routes

- Draw a floor plan of your home. Determine at least two ways to escape from every room of your home.
- If you must use an escape ladder, be sure everyone knows how to use it.
- Have a plan to escape if bars cover windows.
- Select a location outside your home where everyone would meet after escaping.
- Practice your escape plan at least twice a year.
- Once you are out, stay out!
- Know how to call for emergency assistance.

Escape Safely

- If you see smoke in your first escape route, use your second way out. If you must exit through smoke, crawl low under the smoke to escape.
- If you are escaping through a closed door, feel the door before opening it. If it is hot, use your second way out.
- If smoke, heat or flames block your exit routes, stay in the room with the door closed. Signal for help using a bright colored cloth at the window. If there is a telephone in the room, call the fire department and tell them where you are.

You can help protect yourself and your family from the dangers of fire by planning NOW for an emergency. Be smart – be safe.

Protect Your Home Against Wildfires

Homeowners who live near Florida’s forests, rural areas or remote sites enjoy the beauty of the environment but face the very real danger of a wildfire. Wildfires often begin unnoticed but then spread quickly, igniting brush, trees and homes. Every year, wildfires burn thousands of acres of grasslands and forests in Florida.

When Wildfire Threatens

If you are warned that a wildfire is threatening your area, listen to your battery-operated radio for reports and evacuation information. Follow the instructions of local officials.
- Back your car into the garage or park it in an open space facing the direction of escape. Shut doors and roll up windows.
- Leave the key in the ignition.
- Close garage windows and doors, but leave them unlocked.
- Disconnect automatic garage door openers.
- Confine pets to one room.
- Make plans to care for your pets in case you must evacuate; do not leave them behind.
- Arrange temporary housing at a friend or relative’s home outside the threatened area.

If Advised to Evacuate

- Wear protective clothing – sturdy shoes, cotton or woolen clothing, long pants, a long-sleeved shirt, gloves and a handkerchief to protect your face.
- Take your disaster supplies kit.
- Lock your home.
- Tell someone when you leave and where you are going.
- Choose a route away from fire hazards. Watch for changes in the speed and direction of fire and smoke.

Time Permitting, Take Steps to Protect Your Home

- Close windows, vents, doors, blinds and heavy drapes. Remove lightweight curtains.
- Shut off gas at the meter. Turn off pilot lights.
- Move flammable furniture into the center of the home away from windows and sliding-glass doors.
- Turn on a light in each room to increase the visibility of your home in heavy smoke.
- Seal attic and ground vents with pre-cut plywood or commercial seals.
- Turn off propane tanks.
- Place combustible furniture inside.
- Connect the garden hose to outside taps.
- Place lawn sprinklers on the roof and near above-ground fuel tanks. Wet the roof.
- Wet or remove shrubs within 15 feet of the home.
Know Your Flood Insurance Options

The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Ninety-five percent of all Florida communities participate in the National Flood Insurance Program. Even if you do not live near water, your home still has a chance of being flooded. In fact, 25 to 30 percent of flood insurance claims are paid in low-risk areas.

Flood losses generally aren’t covered by your homeowners insurance policy. Floodwaters have the power to damage not only your home and sense of security, but also your financial future.

**OPTION 1:**

Hope you’ll receive federal disaster relief if a flood hits.

Many people wrongly believe that the U.S. government will take care of all their financial needs if they suffer damage due to flooding. The truth is that federal disaster assistance is only available if the president formally declares a disaster.

Even if you do get disaster assistance, it is often a loan you have to repay with interest, in addition to your mortgage loan that you still owe on the damaged property. Most importantly, you must consider the fact that if your home is flooded and disaster assistance isn’t offered, you’ll have to shoulder the massive damage costs alone.

**OPTION 2:**

Buy flood insurance and stay protected no matter what.

When disaster strikes, flood insurance policyholder claims are paid even if a disaster is not federally declared. Flood insurance means you’ll be reimbursed for all your covered losses. Unlike federal aid, it never has to be repaid.

Unlike a standard homeowners policy, flood insurance covers losses to your property caused by flooding. Some of the things a standard flood policy will cover include structural damage, furnace, water heater and air conditioner, flood debris cleanup, and floor surfaces such as carpeting and tile. You can also buy a flood insurance policy to cover the contents of your home, such as furniture, collectibles, clothing, jewelry, and artwork.

As a homeowner, you can insure your home up to $250,000 and its contents up to $100,000. If you’re a renter, you can cover your belongings up to $100,000. If you are a non-residential property owner, you can insure your building and its contents up to $500,000. Policies are available in three forms: Dwelling (most homes), General Property (apartments and businesses), and Residential Condominium Building Association (condominiums). In general, a policy does not take effect until 30 days after you purchase flood insurance.

With the Preferred Risk Policy (PRP) coverage, people in low- to moderate-risk areas can get lower premiums on the full range of flood insurance coverage available for residential and business structures and contents.

It is important to know that if you have a federally backed mortgage on a home located in a high-risk area, federal law requires you to purchase flood insurance. Also, if you’ve received a federal grant for previous flood losses, you must have a flood policy to qualify for future aid.

For more information about this program, call toll-free 1-888-379-9531 or TDD 1-800-427-5593, or visit www.floodsmart.gov.

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RE-ENTERING YOUR FLOODED HOME

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

**When You First Re-Enter Your Home:**

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

Source: www.cdc.gov
Are You Prepared for 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 80 deaths and more than 1,500 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.
- Manufactured (mobile) homes, even if tied down, offer little protection from tornadoes and should be abandoned.

**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 or if threatening weather approaches**

- 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.

**NOAA Weather Radio Broadcasts**

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

Weather radios equipped with a special alarm tone feature can sound an alert and give you immediate information about a life-threatening situation, enabling you to take action. The hearing and visually impaired can also get these warnings by connecting weather radios with attention-getting devices like strobe lights, pages, bed shakers, personal computers and text printers.

A NOAA radio, with both electric power and battery backup, should be standard equipment in every home. NOAA radios can be purchased at stores that sell electronics. NOAA weather radios still work even though the nation changed to digital television signals. Additional information is available at www.nws.noaa.gov/nwr.

**Tornadoes Measured by the Fujita Scale**

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

- **F0 – Gale Tornado**
  65-85 mph
  Some damage to chimneys. Tree branches broken off. Shallow rooted trees uprooted.

- **F1 – Moderate Tornado**
  86-110 mph

- **F2 – Significant Tornado**
  111-135 mph
  Considerable damage. Roof torn off frame houses. Large trees snapped or uprooted. Light-object missiles generated.

- **F3 – Severe Tornado**
  136-165 mph
  Severe damage. Roofs and some walls torn off well-constructed homes. Trains overturned. Most trees in forests uprooted. Heavy cars lifted off ground and thrown.

- **F4 – Devastating Tornado**
  166-200 mph
  Well-constructed houses leveled. Structures with weak foundations blown off some distance. Cars thrown and large missiles generated.

- **F5 – Incredible Tornado**
  200+ mph
  Strong frame houses lifted off foundations and disintegrated. Automobile-sized missiles fly through the air in excess of 100 mph. Trees debarked.

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

Here are some helpful facts about lightning:

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

**MYTHS ABOUT LIGHTNING**

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

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

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

**FACT:** Rubber-soled shoes and rubber tires provide NO protection from lightning. However, the steel frame of a hard-topped vehicle provides increased protection if you are not touching metal. Although you may be injured if lightning strikes your car, you are much safer inside a vehicle than outside.

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

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

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

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

### Be Prepared When Lightning Strikes

[In text content]

### Staying Safe During Severe Weather

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

**Before the Storm**

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

**If You Are Near a House or Other Building**

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

**If Caught Outdoors and No Shelter Is Nearby**

- Find a low spot away from trees, fences and poles — especially metal fences and poles.
- Get to higher ground if flooding is possible. Abandon cars and climb to higher ground. **Note:** Most flash flood deaths occur in automobiles.
- If you are in the woods, take shelter under the shorter trees.
- Move to a sturdy building or car.

**DO NOT take shelter in small sheds, under isolated trees, or in convertible automobiles.**

- If you feel your hair start to stand on end or your skin tingle, or if you hear crackling sounds, lightning may be about to strike you. Squat low to the ground on the balls of your feet. Place your hands on your knees with your head between them. Make yourself the smallest target possible and minimize your contact with the ground. Do not lie flat.

**In the City**

Do not stand on an apartment-house roof during a thunderstorm.

**If You Are On or In Water**

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

**Source:** [www.floridadisaster.org](http://www.floridadisaster.org)

### HAIL STORMS

Hail can cause significant damage to your vehicle, break windows, and damage roofs of homes and businesses.

Hail can cause significant bodily injuries such as broken bones and even blindness if it is wind-blown.

**Source:** [www.floridadisaster.org](http://www.floridadisaster.org)
What Are Extremely Hazardous Materials?

There are thousands of substances defined by the Occupational Safety and Health Administration as “chemicals” that represent a physical or health hazard. Approximately 360 of these substances are classified as “extremely hazardous.” Extremely hazardous substances can be in liquid, gas, or solid form. Exposure to these chemicals can cause serious illness or death.

What to Do During a Hazardous Materials Accident

State and local governments have established safety guidelines for your protection in the event of a hazardous materials accident. Emergency officials will provide timely, accurate information and instructions.

If You Are Told to Protect Your Breathing

Cover your nose and mouth with a large, wet bath towel or cloth. For a higher degree of protection, go into the bathroom, close the door, and turn on the shower in a strong spray to “wash” the air. Seal any openings to the outside of the bathroom as best you can. Don’t worry about running out of air to breathe. That is highly unlikely in standard homes and buildings.

If You Are Told to Stay Indoors

- Quickly bring everyone inside, including your pets.
- Remain indoors until further notice.
- Close all doors to the outside and close and lock all windows. Windows sometimes seal better when locked.
- Set all ventilation systems to 100 percent recirculation so that no outside air is drawn into the structure. When this is not possible, ventilation systems should be turned off.
- Turn off all heating systems.
- Turn off all air conditioners and switch inlets to the “closed” positions. Seal any gaps around window type air conditioners with tape and plastic sheeting, wax paper or aluminum wrap.
- Turn off all exhaust fans in kitchens, bathrooms, and other spaces.
- Do not use fireplaces, and close the dampers.
- Close as many internal doors as possible in your home or other building.
- Use tape and plastic food wrapping, wax paper, or aluminum wrap to cover and seal bathroom exhaust fan grills, range vents, dryer vents, and other openings to the outside to the extent possible (including any obvious gaps around external windows and doors).
- Cover or refrigerate any uncovered food.
- If an explosion is possible outdoors, close drapes, curtains and shades over windows. Stay away from external windows to prevent potential injury from flying glass.
- Minimize the use of elevators in buildings. These tend to “pump” outdoor air in and out of a building as they travel up and down.
- Stay tuned to a local radio or television station for official information.

If You Are Told to Evacuate

- Lock all doors and windows.
- Turn off appliances – except for the refrigerator – and faucets.
- Bring your pets with you. Be sure to include your pet disaster supplies (see page 12).
- Keep your car vents and windows closed. Do not use the heater or air conditioner.
- Drive carefully!
- Take your disaster supply kit with you. You may not know how long you will be away from your home.
- Listen to a local radio or television station. Emergency officials will tell you what to do.
- Follow all evacuation directions.
- Remain calm.

If You Have a Family Member in a Nursing Home or Hospital

- Check with these facilities in advance to determine their evacuation procedures.
- Local radio and television stations will announce where patients are being moved.

If Your Children or Grandchildren Are in School

- If your children or grandchildren are in school during an accident, do not try to pick them up. They will be transported to pickup areas outside any affected area, if necessary. Local radio and television stations will announce when and where children can be picked up. School personnel will supervise and care for the children until they are picked up.

If You Have Livestock

- Place the animals in an enclosed shelter, if possible.
- Leave plenty of water and food for several days.
- Use stored feed if possible.
- Tune to a local radio or television station for further instructions.

If You Grow Food Products

- Do not eat or sell products.
- Protective actions – such as washing, discarding, etc., – are specific to the crops affected and their maturity at the time of contamination.
- Tune to a local radio or television station for additional instructions.
- For more information, contact your local agricultural extension agent.

Source: www.floridadisaster.org

Reporting a Hazardous Materials Incident in Florida:
- First call 9-1-1
- Florida State Warning Point, toll-free 1-800-320-0519
- National Response Center, toll-free 1-800-424-8802
The 2009-10 worldwide spread of H1N1 influenza (flu) provided a vivid reminder that a flu outbreak can threaten the health of anyone, anywhere. Millions of Americans, including elders, risk flu every year—so why all the concern over H1N1 flu, avian (bird) flu and other strains? Flu viruses have the ability to change easily and rapidly. Depending on how much the virus has changed, our immune systems may no longer recognize it. When that happens, our bodies aren’t ready to rapidly and effectively fight off the infection. Flu viruses may change so much that nearly all people lack immunity to it. The resulting virus may infect millions at a time, leading to an influenza pandemic. Elders are particularly at risk for serious complications from flu, whether it is the regular seasonal flu or a more unusual or serious pandemic flu.

**Pandemic Influenza: History**

A flu pandemic is a worldwide outbreak of disease that occurs when a new virus appears that people have not been exposed to before and, therefore, lack immunity to. In the last century there were three flu pandemics. The 1918 pandemic was especially severe, causing 675,000 deaths in the United States alone and millions more worldwide. The 1957 pandemic was moderately severe. The 1968 Hong Kong flu pandemic was the least severe, causing about the same number of deaths as the United States experiences every year from seasonal flu. The 2009-10 H1N1 pandemic was unusual, as it caused more disease and deaths in younger populations than in the elderly. It is now thought that the 2009 H1N1 influenza virus was similar to a flu virus that circulated many decades ago. Older individuals had likely been exposed to that virus, and therefore, had some pre-existing immunity to the 2009 pandemic strain.

Recent history has shown that there is no way to accurately predict when an influenza pandemic may hit, so it’s important that all Floridians and visitors—from public health officials to individuals and families—do what they can to prevent the spread and serious consequences of a pandemic. Experts around the world are always watching for changes in influenza viruses which could lead to an influenza pandemic.

**Pandemic Influenza: What You Need to Know**

A new flu strain most likely would develop from a flu virus which normally affects animals, becoming infectious to humans and being transmissible from person to person. Flu pandemics are different from seasonal outbreaks of flu, which are more limited in scope. As shared previously, pandemics may cause serious illness in hundreds of thousands or even millions of people around the world, because people have no immunity to the new virus. However, vaccines can be developed to target the new flu virus to help prevent widespread illness, lessening the impacts on society.

A flu pandemic may come and go in waves, each of which can last for months at a time. Everyday life could be disrupted, due to many people in communities across the country becoming ill at the same time. Interruptions in communications, public transportation, and school and business closings may occur. Basic services such as healthcare may be disrupted, due in part to shortages in staffing at medical facilities. A pandemic could affect virtually every aspect of our lives. In addition, an especially severe flu pandemic could lead to high levels of illness and death, which would further increase social disruption and economic loss.

**Vaccines**

Seasonal flu vaccines are designed to protect against three specific flu strains. The strains of flu that are included in the vaccine are changed every year based on what researchers believe will be the most dominant strains for the coming year. A specific vaccine cannot be produced until a flu strain emerges and is identified. Once identified, it will likely take four to six months to develop, test, and begin production of a vaccine. Research is under way to develop new ways to produce vaccines more quickly.

Seasonal flu occurs every year, and seasonal flu vaccines can help you stay healthy. Get a flu vaccination to help protect yourself from seasonal flu, and also make sure your family’s immunizations are up to date. Get a pneumococcal disease vaccination to prevent secondary infection if you are age 65 or older or have a chronic illness such as diabetes or asthma.

For specific guidelines, talk to your health care provider or contact your local health department. For additional information, call the Centers for Disease Control and Prevention Hotline toll-free at 1-800-232-4636.

**Treatment**

The U.S. Food and Drug Administration has approved a number of antiviral drugs to treat and sometimes prevent the spread of flu. These antivirals are also likely to be effective in treating any pandemic flu strains. These drugs are prescription medications that may help prevent infection in those exposed to the flu and shorten the duration and severity of symptoms in those infected with the flu.

These drugs are most important for those individuals who are at high risk for developing severe disease, which includes elders and people with underlying medical conditions such as diabetes, COPD, and HIV infection. It is also important to start treatment with these antivirals as soon as possible after exposure, ideally within 48 hours. Yet, it is unlikely that antivirals alone would effectively contain the spread of a flu pandemic due to the high number of people likely to be infected. The federal government is stockpiling antivirals that would most likely be used in the early stages of a flu pandemic. Additionally, there are efforts to find new drugs effective against the flu.

**What You Can Do to Stay Healthy**

Take common-sense steps to limit the spread of germs. Make good hygiene a habit.

- Wash hands frequently with soap and water. While washing, sing “Happy Birthday” twice to make sure you have thoroughly cleaned your hands.
- Cover your mouth and nose with a tissue when you cough or sneeze.
- Put used tissues in a wastebasket.
- Cough or sneeze into your elbow if you don’t have a tissue.
- Clean your hands after coughing or sneezing. Use soap and water or an alcohol-based hand sanitizer.
- Stay at home if you are sick.

**Be Prepared**

The effects of a pandemic can be lessened if preparations are made ahead of time. The United States has been working closely with other countries and the World Health Organization to strengthen systems to detect new strains of influenza that could potentially cause a pandemic.

As with any emergency event, you are better able to manage your needs before, during and after if you have prepared an emergency disaster supply kit. Information about what should be in your kit is included on pages 12-13. For a pandemic flu, think about having supplies for several weeks or longer.

**Get Informed**

Knowing the facts is the best preparation. If a pandemic occurs, having accurate, reliable, and timely information will be critical. The Florida Department of Health has many different sources of information on influenza activity in communities across the state. For additional information, visit: [http://www.doh.state.fl.us/](http://www.doh.state.fl.us/). For federal pandemic flu information, visit [www.pandemicflu.gov](http://www.pandemicflu.gov). Locate your county health department at [http://www.doh.state.fl.us/chdsitelist.htm](http://www.doh.state.fl.us/chdsitelist.htm).
Keeping Safe After a Disaster: What to Do

Food Safety
Throw away food that may have come in contact with flood or storm water. Thrown away canned foods that are bulging, opened, or damaged. Throw away food that has an unusual odor, color, or texture. Throw away perishable foods that have been above 40 degrees F for two hours or more. Thawed food that contains ice crystals or is 40 degrees F or below can be refrozen or cooked. If food has 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.

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

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

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

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

Carbon Monoxide Safety
During a power outage, running power generators or other devices can lead to deadly carbon monoxide poisoning. Carbon monoxide is an odorless, colorless, tasteless gas that kills more than 500 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; however, you can take steps to prevent mold growth. The most important step 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. If you see or smell mold, clean it with a solution of one cup of household liquid bleach per one gallon of water.

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. 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.

Check and clean heating, ventilating, and air-conditioning systems before use. To clean hard surfaces – walls, floors, and counter 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. Don’t get exhausted. Ask your family members, friends, or professionals for support. If needed, seek professional help.

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

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

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

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

Animals and Mosquitoes
Wild or stray animals may be disoriented and dangerous after a hurricane, flood, or other disaster, so be cautious. It is imperative to beware of snakes and other wild animals that may have been brought into the area by floodwaters. If a snake bites you, try to identify it so that, if it is poisonous, you can be given the correct anti-venom. Do not cut the wound or attempt to suck the venom out; seek medical attention immediately.

Secure all food sources and remove any animal carcasses from your property to avoid attracting other animals, such as rats. Wear insect repellent when outdoors, as flooding can lead to more mosquitoes, which may carry disease.

Source: www.cdc.gov
**Disaster Supplies 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.

<table>
<thead>
<tr>
<th>Supplies</th>
<th>First Aid Supplies</th>
<th>Equipment and Tools</th>
<th>Kitchen Items</th>
<th>Miscellaneou s Items</th>
<th>Food and Water for at Least 3-5 Days</th>
<th>Clothes and Bedding Supplies</th>
<th>Documents &amp; Keys</th>
<th>Stored</th>
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<td><strong>Supplies</strong></td>
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<td>Large, medical grade, non-latex gloves</td>
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<td>Aspirin &amp; non-aspirin pain reliever</td>
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<td>Dentures &amp; cleaning solution</td>
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<td>Extra eyeglasses/contact lenses &amp; cleaning solution</td>
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<td>Hearing aid &amp; extra batteries</td>
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<td>Shampoo, comb &amp; brush</td>
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<td>Sunglasses</td>
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<td>Blankets/sleeping bags &amp; pillows</td>
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<td>Folding cot or lawn chair</td>
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<td><strong>Pet supplies</strong></td>
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<td>Extra food (store in sturdy containers)</td>
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<td>Pet carrier (labeled)</td>
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<td>Medications &amp; pet first-aid supplies</td>
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<td>Pet’s medical/vaccine records &amp; vet contact information</td>
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<td>Leashes, collars, harnesses &amp; muzzles</td>
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<td>Two sets of pet ID tags (one on the pet &amp; an extra)</td>
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<td>Pet dishes, litter pan, litter &amp; plastic bags</td>
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<td>Toys &amp; blankets</td>
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<td>Proof of ownership (photos of owners with pets, registration papers, “chip” registration, etc.)</td>
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<tr>
<td>“Lost Animal” posters (previously made)</td>
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**Disaster Preparedness**

**Elder Update Special Edition**
How to Assemble a Disaster Supplies 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 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.

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.

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 DISASTER SUPPLIES 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.
- 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 backpack, or duffel bag.

Source:
http://www.fema.gov/areyouready/
Be Prepared to Keep in Touch With Your Family

Since your family cannot be together 24 hours a day, you need to consider how you would find each other in a disaster. Have a plan ready before the emergency occurs, outlining for yourself, your friends, and your family where you will stay in case a disaster strikes.

**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 and you are separated. Include in your plans both a location near your home (e.g., a neighbor’s house or yard) and one that is outside the immediate area (e.g., the parking lot of a specific grocery store).

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

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

### Emergency Contact Information

<table>
<thead>
<tr>
<th>Out-of-State Contact Name</th>
<th>1st Phone Number</th>
<th>2nd Phone Number</th>
<th>Address</th>
<th>Email</th>
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<th>In-State Contact Name</th>
<th>1st Phone Number</th>
<th>2nd Phone Number</th>
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| **Family Information:** Record the following information for each family member and keep it current: |

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<thead>
<tr>
<th>Name</th>
<th>Date of Birth</th>
<th>Social Security Number</th>
<th>Where You Will Meet in an Emergency</th>
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| **Where to go in an emergency:** Record where your family spends the most time and where you will meet each other if an emergency occurs and you can’t get home. |

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone Number</th>
<th>Where You Will Meet in an Emergency</th>
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<td>Home:</td>
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| **Important Information:** |

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<th>Name</th>
<th>Address</th>
<th>Phone Number</th>
<th>Policy Number</th>
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| Doctor: |         |              |               |
| Doctor: |         |              |               |
| Doctor: |         |              |               |
| Pharmacist: |         |              |               |
| Medical Insurance: |         |              |               |
| Homeowners/Rental Insurance: |         |              |               |
| Veterinarian/Kennel: |         |              |               |
| (for pets) |         |              |               |
Have a Disaster Plan for Yourself – and Your Pets

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

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

Plan for Your Pet’s Evacuation

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

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

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

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

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

For more information, visit the following sites:

floridadisaster.org/petplan.htm
hsi.org/about/how_we_work/disaster_services
www.pets-allowed-hotels.com
www.petswelcome.com
floridapets.net/petfriendlyshelters.html

Pet Evacuation Kits

In addition to your human disaster kit, prepare a disaster kit for your pet.

You will find suggestions for items to include in the pet disaster kit on page 12.

Know What to Do as a Disaster Approaches

• Warnings are often issued hours, even days, in advance. At the first hint of a coming disaster, act to protect your pet.

• Call ahead to confirm emergency shelter arrangements for you and your pets.

• Check to be sure your pet disaster supplies are ready to take at a moment’s notice.

• Bring all pets into the house so that you won’t have to search for them if you have to leave in a hurry.

• Make sure all dogs and cats are wearing collars and securely fastened, up-to-date identification. Attach the phone number and address of your temporary shelter or of a friend or relative outside the disaster area. You can buy temporary tags or put adhesive tape on the back of your pet’s ID tag, adding information with an indelible pen.

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

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

Service Animals

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

After a Disaster

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

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

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

Sources: www.fema.gov

For more information on pet-friendly lodging, please visit online at www.petswelcome.com.
Safety Tips for Motorists in Emergencies

Too often after a disaster, search and rescue teams find victims who might have survived if they had known whether to stay or leave their cars. The following safety tips are for drivers in various types of emergencies. In any situation, there is one important rule: Don’t panic.

HURRICANE
Evacuate Early
Flooding can begin well before a hurricane nears land. Plan to evacuate early, and keep a full tank of gas during the hurricane season. Learn the best evacuation route before a storm forms, and make arrangements with friends or relatives inland to stay with them until the storm has passed.

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

Listen to radio or television for the latest National Weather Service bulletins on severe weather for the area in which you will drive.

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

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

SUMMER HEAT
Stay Out of a Parked Car
During hot weather, heat build-up in a closed or nearly closed vehicle can occur quickly and intensely. Children and pets can die from heat stroke in minutes if left in a closed car. It is imperative that you never leave anyone in a parked car during periods of high summer heat.

Stay Informed
If you already know your selection not already reported on 511. Say “feedback” to report congestion. Say “main menu” at any time to start over. Say “help” for instructions.

DO YOU KNOW ABOUT 511?
Dial 511 from your cell phone or landline before hitting the road. The service provides real-time travel information on all interstate highways in Florida, as well as Florida’s Turnpike. 511 lets you know about accidents, road construction, severe weather conditions or other things that can slow you down. The traffic information is free; however, standard cell phone minutes or roaming charges may apply. You can access specific information for highways by asking for them by name from the speech-activated menu. You can also request information about roadways in a specific county or city.

Statewide Florida 511 Features
• Travel information on Florida interstate highways and Florida’s Turnpike
• Information on accidents, lane closures, and construction
• Severe weather, evacuation, and child abduction alerts
• 24-hour-a-day availability

511 Connects You to Regional Travel Information
Florida’s Statewide 511 service gives you access to detailed travel information in the Central Florida, Southeast Florida, Southwest Florida, Northeast Florida, and Tampa Bay regions. You can connect to those regional 511 services by saying “other parts of the state.” You’ll get real-time reports on regional roadways as well as airports and public transportation.

511 Tips
• Speak as clearly as possible and minimize any background noise, including radios and open windows.
• Say “other parts of the state” to transfer to Florida’s regional 511 services.
• Say “help” for instructions.
• Say “next,” “previous,” “stop,” or “repeat” to navigate more quickly through the phone menus.
• Say “main menu” at any time to start over.
• Say “feedback” to report congestion not already reported on 511.
• If you already know your selection, interrupt 511 at any time.

511 systems are available in other states. For information about status of 511 nationwide, go to deploy511.org/deployment-stats.html.

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

EMERGENCY SUPPLIES
Keep in the Car
Cars should be equipped with supplies that could be useful in any emergency. Check the list of items to be included in your car’s disaster kit on page 12.

It is also very important to remember: Never carry gasoline inside a vehicle, in any container.

Source: www.fema.gov/hazards
Heat Stress and Heat Stroke: A Deadly Combination

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

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

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

**Warning signs for heat stroke may include:**

<table>
<thead>
<tr>
<th>An extremely high body temperature (above 103 degrees F)</th>
<th>Throbbing headache</th>
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</thead>
<tbody>
<tr>
<td>Red, hot, and dry skin (no sweating)</td>
<td>Dizziness</td>
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<tr>
<td>Rapid, strong pulse</td>
<td>Nausea</td>
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</tbody>
</table>

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

**Warning signs of heat exhaustion may include the following:**

<table>
<thead>
<tr>
<th>Heavy sweating</th>
<th>Headache</th>
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</thead>
<tbody>
<tr>
<td>Paleness</td>
<td>Nausea or vomiting</td>
</tr>
<tr>
<td>Muscle cramps</td>
<td>Fainting</td>
</tr>
<tr>
<td>Fatigue</td>
<td>Moist, cool skin</td>
</tr>
<tr>
<td>Weakness</td>
<td>Fast, weak pulse</td>
</tr>
<tr>
<td>Dizziness</td>
<td>Fast, shallow breaths</td>
</tr>
</tbody>
</table>

**To prevent heat stroke and heat exhaustion, you should:**

- Drink cool, non-alcoholic, non-caffeinated beverages. If your doctor generally limits the amount of fluids you drink or has you on water pills, ask him how much you should drink when the weather is hot. Also, avoid extremely cold liquids because they can cause cramps.
- Rest.
- Take a cool shower, bath, or sponge bath.
- If possible, seek an air-conditioned environment. If you don’t have air conditioning, consider visiting an air-conditioned shopping mall or public library to cool off.
- Wear lightweight clothing.
- If possible, remain indoors in the heat of the day.
- Avoid strenuous activities.

If you have older, at-risk relatives or neighbors, you can help them protect themselves from heat stroke and heat exhaustion by:

- Visiting them at least twice a day and watching them for signs of heat exhaustion or heat stroke.
- Taking them to air-conditioned locations if they have transportation problems.
- Making sure older adults have access to an electric fan whenever possible.

If you see any signs of severe heat stress, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance while you begin cooling the affected person. Do the following:

- Get the person to a shady area.
- Cool the person rapidly, using whatever methods you can. For example, immerse the person in a tub of cool water, place the person in a cool shower, spray the person with cool water or, if the humidity is low, wrap the person in a cool, wet sheet, and fan him or her vigorously.
- Monitor body temperature and continue cooling efforts until the body temperature drops to 101 degrees F.
- If emergency medical personnel are delayed, call the hospital emergency room for further instructions.
- Do not give the person alcohol to drink.
- Get medical assistance as soon as possible.

*Source: [www.cdc.gov](http://www.cdc.gov)*

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**When Things Turn Colder**

Even though it’s known as the Sunshine State, Florida can experience its share of dangerously cold weather for limited periods of time. That point was effectively driven home early in 2010, when Floridians endured 13 consecutive days of below-freezing temperatures across large areas of the state and thermometers showed decidedly un-tropical readings as far south as the Everglades and the Florida Keys.

To deal with this kind of weather, Floridians should follow the Five Ps of Cold Weather Preparedness:

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

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

It’s best to place your call to 1-800-621-FEMA (1-800-621-3362) either early in the morning or late at night. Persons with hearing or speech impairment can call TTY 1-800-462-7585. In addition to having pen and paper available to record important phone contacts when you register, you will also need:

- Your Social Security number.
- Current and pre-disaster address and phone number.
- Insurance information and type.
- Financial information from your bank (routing and account number) if you choose to have funds transferred directly to your financial institution.

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

That looks complicated; can I get someone to help do this?

Yes. If you need help completing your application and you have no one to assist you, call FEMA’s Helpline, the same number as the application line. You will be directed to a person who can tell you where the nearest Disaster Recovery Center is located. Someone there will be able to help you. Be sure to have the necessary information with you. You may also apply for assistance at FEMA’s website, www.fema.gov.

If I accept a grant, will this impact my Social Security or Medicare programs?

Acceptance of disaster assistance grants should not affect those programs.

Does disaster help have to be repaid?

State and federal grants do not have to be repaid. Loans from the U.S. Small Business Administration must be repaid.

Is disaster financial assistance reportable as income?

No. But you may be able to claim casualty losses and receive an early benefit from such a deduction. If you think you may qualify, call the Internal Revenue Service toll-free at 1-800-829-1040 (or for the hearing or speech impaired 1-800-829-4059), or go online at www.irs.gov.

I’m having trouble understanding all I need to do to get essentials such as food and water. Can someone help me do what is necessary?

Absolutely. Your local American Red Cross chapter and volunteer agencies are among the first to respond to such basic human needs during a disaster. Your connection to them will bring a quick response and some suggestions that may help you take additional action to speed your recovery. Remember, though, that an application to the American Red Cross will not connect you with FEMA for help. You need to call the FEMA registration hotline in order to be considered for a wide variety of assistance.

I heard that I had to apply for a loan or I wouldn’t get any help. Is that true?

When you have damage to your home and apply for help with FEMA, a FEMA inspector will verify the damage. Based on his verification, you may then receive funds to repair your house to make it safe, sanitary and functional, or funds for renting other lodging. You then may receive in the mail an application for a loan from the U.S. Small Business Administration (SBA). Be sure to fill it out and return it in order to remain under consideration for further assistance.

How does the SBA loan work?

If, upon review of your FEMA application, the SBA determines that you are financially qualified and able to repay a long-term, low-interest loan, you will be offered a loan. If it is determined that you are unable to qualify for a loan, you will be considered for another FEMA grant assistance program. Loans must be repaid; grants do not. You cannot apply directly for a grant. If you are offered a loan, you are not required to accept it. If you qualify and reject the loan, however, you won’t be referred to the additional grant program.

Since we lived on a limited fixed income, can we afford to borrow money?

The disaster loan program managed by the U.S. Small Business Administration is tailored to help people at all levels of income. Interest rates can be as low as 3.187 percent for homeowners. If you obtained a $10,000 loan for 30 years at that interest rate, your monthly payment would amount to about $44.00. Actual loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

I am 70 years old, and my house has no mortgage. Why would I want a 30-year loan?

It all depends on an individual’s financial resources and personal preferences.

If the property has a potential value for you and your heirs, you’ll probably want to repair your valuable investment. If you do not have the cash to repair your home to pre-disaster condition, a low-interest, long-term loan from the federal government may be your best solution. The SBA does not discriminate on the basis of age or income.

Can I have a ramp built for a FEMA-provided travel trailer/mobile home?

Requirements for ramps for travel trailers or mobile homes are part of the initial assessment. If you did not receive a ramp but require one, call the toll-free FEMA Helpline at 1-800-621-FEMA (1-800-621-3362). A helpline representative will ensure that someone will get back in contact with you.

I have trees down all over my yard and can’t handle strenuous work. Is there any help for debris removal?

Many homeowners insurance policies cover debris removal. FEMA and the State of Florida may provide funds for cleaning up debris on private property or in gated communities, if the debris prevents access or is damaging the home. Your local officials can also tell you of a pick-up schedule for debris placed on public property in your area. The U.S. Small Business Administration may also provide a low-interest loan to assist with debris removal. Some disaster volunteer groups also help prepare and remove debris for homeowners who are physically unable to do it themselves. Contact your county emergency manager, or go online to learn their current debris removal information.

Source: FEMA, U.S. Small Business Administration
What should an applicant expect when calling the Federal Emergency Management Agency (FEMA) toll-free number to apply for disaster assistance?

Applicants will reach an automated recording and will be asked to select English or Spanish. Once the selection is made, the actual application process begins. Callers will be advised to have paper and pen available for taking notes. They will then be asked:

- What is the ZIP code where the damage occurred?
- The date the damage occurred;
- The caller’s Social Security number;
- The address of the damaged property;
- An address and telephone number where the applicant can be reached to receive FEMA information and/or to set up an appointment for an inspection. (An inspector will call within seven to 10 days to set up an appointment);
- Estimated family income;
- Insurance information; and
- County where the damage took place.

Applicants will be given a seven-digit registration number. This number and the Social Security number become the means of identification when calling in to report changes in the caller’s information or to request status on a case.

Once the operator has received all the above information, the caller will be given information about FEMA programs and other possible assistance available, depending on the caller’s income, damages and insurance. Some of these programs may be based on the specific needs identified during the interview.

A copy of the application and a copy of “Help After a Disaster: Applicant’s Guide to the Individuals & Households Program” will be sent. The caller will also receive letters explaining any assistance being provided or why the caller was not eligible for certain types of assistance. The applicant’s guide is also available online at www.fema.gov/assistance/process/guide.shtm. This is a very useful publication that explains how FEMA’s disaster assistance program works; describes additional kinds of help available from other federal, state and voluntary agencies; and gives many important tips on how to make the most of all these programs. FEMA urges all applicants to look in the applicant’s guide first for answers to any questions they may have about disaster assistance.

Based on applicants’ information, they may also be mailed a loan application from the U.S. Small Business Administration (SBA). Information provided on the loan application helps determine what type of additional assistance is available, including grants. Often, applicants will be forwarded directly to an SBA employee for more information about the low-interest loan program.

The FEMA website, www.fema.gov, provides a wealth of information. Applicants may register online at the FEMA website by clicking on “Apply for Assistance” located in the top bar on the home page.

FEMA’s toll-free teleregistration number is 1-800-621-FEMA (or 1-800-621-3362). The TTY number is 1-800-462-7585 for speech- or hearing-impaired. The helpline is open from 6:00 a.m. to midnight, Eastern time. Because of the large number of individuals with questions, FEMA recommends calling after 6:00 p.m., or on weekends, when fewer people are trying to call.

Source: www.fema.gov.

### DISASTER RECOVERY CENTERS

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

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

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

Some of the services that a DRC may provide include:

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

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

Source: www.fema.gov
Disaster Preparedness for Elders With Hearing Loss

Emergencies and disasters can strike quickly and without warning and can cause havoc for everyone; however, elders with hearing loss can be affected even more dramatically.

Local first responders may not be able to reach those who need help right away. Whether you are forced to leave or are confined to your home, it is important to know what to do if basic services – water, gas, electricity, and telecommunications – are cut off. Knowing what to do is YOUR responsibility.

The Four Steps to Disaster Preparedness:


2. Make a Plan:
   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. Be able to contact that person by pager or text telephone. If you or your out-of-state contact 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 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 – You should notify your County Emergency Management Services ahead of time that you are deaf or heard of hearing, particularly if you live alone and might require special communication assistance with emergency notifications. Every county has an Emergency Management Service that keeps a Special Needs Registry. If you are deaf or hard of hearing, registering with the Special Needs Registry does not mean you must go to a Special Needs Shelter. The contact information for Special Needs Registries is located on the back page of this publication.
   d. Shelters – The law requires that you be allowed to shelter in 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. The Special Needs Shelter should be able to assist you with any specific requests you may have.
   e. Caring for Your Service Animal – If you are deaf or hard of hearing and have a service animal, make sure that you have the proper identification, equipment and supplies for your service animal with you. This will be required to check into an emergency shelter, and you should keep a copy of this identification in your disaster kit.

3. Build a Disaster Supplies Kit – If you are deaf or hard of hearing, consider adding the following to your disaster supplies kit:
   - Extra hearing aid batteries or cochlear implant batteries.
   - Re-charger for cochlear implant batteries to use in your automobile.
   - Portable battery-powered TV with captioning and extra batteries.
   - Battery-operated light source with extra batteries to aid in lip-reading and American Sign Language.
   - Notebook and pen for writing notes.
   - Cell phone with text message feature; or two-way pager and charger to use in your automobile.
   - Portable TTY with extra batteries.
   - Extra batteries for any assistive listening devices you use.
   - NOAA weather radios with text alerts and visual/tactile alerts; or portable AM/FM radio if you can hear it with an assistive listening device.

4. Maintain Your Plan and Kit – Check supplies for freshness every six months.

When Disaster Strikes, Show First Responders Your Emergency Contact Card

Emergency Contact Card – Carry a pre-printed card that has your contact information, contact information of persons to notify on your behalf, in case of emergency, and key phrases that will help others to communicate with you. Some possible key phrases are:
   - “I use American Sign Language (ASL) and need an interpreter”
   - “I need announcements written or signed”
   - “I cannot hear sirens or alarms”

Disaster Preparedness Resources for the Deaf and Hard of Hearing

Florida Division of Emergency Management: www.floridadisaster.org
Nationwide Emergency Email Alerting Network: www.emergencyemail.org
To sign up for Text Messages from FEMA: www.fema.gov
Disaster Preparedness and the Deaf Community – available online from The Greater Rochester Chapter of the American Red Cross and the Rochester Institute of Technology:
For more information about NOAA weather alert radios, see www.noaa.gov.

Key Emergency Phrases:

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

Name: _________________________________
Phone: _________________________________
Home Address: _________________________________
Special Needs
Registry Contact Numbers

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
• Find out about special assistance that may be available in your community. Call the Special Needs Registry in your county and, if eligible, complete the necessary forms to register.
• 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. Shelters are frequently local schools. 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, call your county’s Special Needs Registry (see page 24).

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

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

Emergency Preparedness Prescription Medication Refills

As a result of legislation passed and signed into law in 2006, it is now possible to obtain emergency-preparedness prescription medication refills if it looks like a hurricane may strike your area.

Section 29 of Florida Chapter Law 06-71 requires all health insurers, managed care organizations, and other entities that are licensed by the Office of Insurance Regulation and provide prescription medication coverage as part of a policy or contract to waive time restrictions on prescription medication refills. This requirement includes suspending electronic “refill too soon” edicts to pharmacies.

The law enables those who are insured or are subscribers of prescription medication plans to refill prescriptions in advance of a hurricane. To do this, there must be authorized refills remaining for the prescription medication. The law authorizes payment to pharmacies for at least a 30-day supply of any prescription medication.

It does not matter when a pharmacist most recently filled the prescription.

This law is in effect under the following conditions:

1. The person seeking the prescription medication refill must live in a county that:
   • Is under a hurricane warning issued by the National Weather Service; or
   • 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.

2. The prescription medication refill must be requested within 30 days
   • After any of the conditions listed above (in section 1) occur; or
   • Until these conditions are terminated by the authority that issued the conditions; or
   • When these conditions no longer exist.

3. The time period for the waiver of prescription medication refills may be extended in 15- or 30-day increments by emergency orders issued by the Office of Insurance Regulation.

During emergencies, you can find further announcements at www.ahca.myflorida.com. Medicare beneficiaries and those with End-Stage Renal Disease (ESRD) may call 1-800-MEDI-CARE for more information.
Protect Yourself From Home Repair Fraud

One of the many things learned from Florida’s past experience with hurricanes is that the likelihood of unscrupulous activity increases during and after a crisis. Unfortunately, recently numerous Floridians fell victim to home repair fraud, many of them older adults.

As we approach the coming hurricane season, the best way for Florida’s older adults to protect themselves is to become informed and educated about what they can do to avoid becoming victims of home repair fraud. The following are some helpful tips to consider when consulting someone about repairing damage to your home:

- Before choosing a contractor, contact your local building department to determine the following:
  - Licensing requirements;
  - Whether the contractor has a current and valid license, liability and workers’ compensation insurance, and is bonded;
  - Required permits and schedule of inspections;
  - Whether any complaints have been filed against the contractor; and
  - Whether any other requirements or legal notices pertain to the job.
- Always require a written contract, no matter how small the job. The contract should include, at minimum, the following:
  - Contractor’s name;
  - Business name, address, phone number, and fax;
  - License number and type;
  - Insurance information;
  - Payment and inspection schedule;
  - Job plans and specifications;
  - Specific types and grades of materials;
  - Itemized total costs;
  - Warranties on materials and workmanship;
  - Start and completion dates; and
  - Contractor’s commitment to obtain all permits.

Additional Tips

- Ask friends and family for referrals, and ask contractors for customer references.
- Never pay cash for a job. Paying by check or money order provides a written record.
- Get written estimates that include a description of the job and itemized costs.
- Never accept an offer to take you to the bank to withdraw money for any reason.
- Never agree to get your own permits.
- An unlicensed “handyman” cannot legally perform any work valued at more than $1,000 for the entire job.

2011-2012 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.

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

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<tr>
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Replacing Vital Documents

The U.S. government’s official web portal is [www.usa.gov](http://www.usa.gov). This website is an all-inclusive source of information related to our governments – be it federal, state, local, or tribal.

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

The exact web address for these links is: [www.usa.gov/Citizen/Topics/Family_Issues/Vital_Docs.shtml](http://www.usa.gov/Citizen/Topics/Family_Issues/Vital_Docs.shtml)

Special Needs Registry Contact Numbers (continued from page 21)

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 if 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 supplies (see page 12).

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

### Florida Area Agencies on Aging (Counties Served)

**Northwest Florida**
- **Area Agency on Aging, Inc.**
  - 5090 Commerce Park Circle
  - Pensacola, FL 32505
  - 850-494-7101 - 1-866-531-8011
  - (Escambia, Okaloosa, Santa Rosa and Walton Counties)
- **Area Agency on Aging for North Florida, Inc.**
  - 2414 Mahan Drive
  - Tallahassee, FL 32308
  - 850-488-0055 - 1-866-467-4624
  - (Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)

**Mid-Florida Area Agency on Aging, Inc., dba Elder Options**
- 5700 S.W. 34th Street, Suite 222
- Gainesville, FL 32608
- 352-378-6649 - 1-800-262-2243
  - (Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee and Union Counties)

**Northeast Florida Area Agency on Aging, dba ElderSource**
- 4160 Woodcock Drive, 2nd Floor
- Jacksonville, FL 32207
- 904-391-6600 - 1-888-242-4464
  - (Baker, Clay, Duval, Flagler, Nassau, St. Johns and Volusia Counties)

**Area Agency on Aging of Pasco-Pinellas, Inc.**
- 9887 4th Street North
- Suite 100
- St. Petersburg, FL 33702
- 727-570-9696
  - (Pasco and Pinellas Counties)

**West Central Florida**
- **Area Agency on Aging, Inc.**
  - 5905 Breckenridge Parkway, Suite F
  - Tampa, FL 33610
  - 813-740-3888 - 1-800-336-2226
  - (Hardee, Highlands, Hillsborough, Manatee and Polk Counties)

### Florida Elder Helpline Directory

<table>
<thead>
<tr>
<th>Area</th>
<th>Directory Number</th>
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<tr>
<td>Alachua</td>
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<td>Baker</td>
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<td>Bay</td>
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<td>Brevard</td>
<td>321-504-2038</td>
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<td>Washington</td>
<td>866-467-4624</td>
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</table>

**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.

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. – 11p.m. Eastern time. For people with Telecommunication Devices for the Deaf (TTDs), all Elder Helplines, as well as the Eldercare Locator Service, can be accessed through Florida Relay Service at 1-800-953-8771.

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

**Disaster Contact Information**

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

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

**Information needed when contacting FEMA**

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

*Source: Florida Division of Emergency Management* All numbers are correct at time of publication. Numbers are updated throughout the year at [http://floridadisaster.org/disability/snshelterlist.html](http://floridadisaster.org/disability/snshelterlist.html)

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**Special Needs Registries**

To learn about services, including special needs shelters, provided by your county for those with special needs or to sign up for the Special Needs Registry, call your county at the number below.*

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<th>County</th>
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<td>352-264-6582</td>
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<td>Baker</td>
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<td>850-248-6030</td>
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<td>Bradford</td>
<td>904-966-6336</td>
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<td>Brevard</td>
<td>321-637-6670</td>
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<td>Broward</td>
<td>954-537-6385 or TDD line 954-357-5608</td>
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<td>Calhoun</td>
<td>850-674-8075</td>
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<td>Charlotte</td>
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<td>Clay</td>
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<td>Collier</td>
<td>239-282-3636 or 239-272-3600</td>
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<td>Columbia</td>
<td>386-785-1125</td>
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<td>Dade</td>
<td>(See Miami-Dade)</td>
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<td>DeSoto</td>
<td>863-993-4831</td>
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<td>Dixie</td>
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<td>Flagler</td>
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<td>Franklin</td>
<td>850-653-8977 ext. 2</td>
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<td>Gadsden</td>
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<td>Gilchrist</td>
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<td>Glades</td>
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<td>Hamilton</td>
<td>386-792-6647</td>
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<td>Hardee</td>
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<td>Highlands</td>
<td>863-385-1112</td>
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<td>Hillsborough</td>
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<td>Holmes</td>
<td>850-547-1112</td>
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<td>Indian River</td>
<td>772-567-2154</td>
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<td>Jackson</td>
<td>850-482-9678 or 850-718-0008</td>
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<td>Jefferson</td>
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<td>Lafayette</td>
<td>386-294-1950</td>
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<td>Lake</td>
<td>352-343-9420</td>
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*Lee*  
239-533-3640 or 239-477-3636

*Leon*  
850-488-5921

*Levy*  
352-486-5213

*Liberty*  
850-643-2339

*Madison*  
850-973-3698

*Manatee*  
941-749-3500 ext. 1667 or 941-749-3505

*Marion*  
352-369-8100

*Martin*  
772-287-1652 ext. 1

*Miami-Dade*  
305-513-7700

*Monroe*  
305-292-4591

*Nassau*  
904-548-4980

*Okaloosa*  
850-651-7150

*Okeechobee*  
863-462-5819

*Orange*  
407-836-9319

*Osceola*  
407-742-9000

*Palm Beach*  
561-712-6400 ext. 4

*Pasco*  
727-847-8137 or (TDD) 727-521-8949

*Pinellas*  
727-464-3800 ext. 1

*Polk*  
863-534-5606

*Putnam*  
386-329-0379

*Santa Rosa*  
850-983-5360

*Sarasota*  
941-861-5493

*Seminole*  
407-665-5121 or 407-665-5102

*St. Johns*  
904-824-5550

*St. Lucie*  
772-462-8100

*Sumter*  
352-569-6000

*Suwannee*  
386-364-3405

*Taylor*  
850-838-3575

*Union*  
386-496-3211 or 386-496-4310

*Volusia*  
Daytona Beach area 386-258-4088

*West Volusia area* 386-736-5980

*Southeast Volusia area* 386-423-3395

*During Disaster*  
866-345-0345

*Wakulla*  
850-745-7200

*Walton*  
850-892-8186

*Washington*  
850-638-6203