2007-2008 Elder Update

DISASTER PREPAREDNESS GUIDE FOR ELDERS

DEPARTMENT OF ELDER AFFAIRS
STATE OF FLORIDA
E. Douglas Beach • Secretary

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2006 Hurricane Season

Although anticipated to be "worse than 2005," the 2006 hurricane season had no hurricanes that made landfall within the United States.

The lack of major, destructive hurricanes in 2006 should not lull one into complacency. Forecasts for the 2007 season are for nine hurricanes, of which five will be major (category 3, 4, or 5). There is a 74 percent chance that at least one major hurricane will make landfall along the entire U.S. coast, a 50 percent chance for the U.S. east coast including the Florida Peninsula, and a 49 percent chance for the Gulf Coast from the Florida Panhandle westward to Brownsville, Texas. Floridians must continue to be prepared, have well-thought-out emergency plans, and have an emergency supply kit.

The reduced hurricane activity during 2006 resulted mainly from a rapidly developing El Niño event.

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Disaster Preparedness 2007-2008
English

A Message *From the* Secretary

By E. Douglas Beach, Ph.D.

As Florida embarks on another hurricane season, it is important to remember that most natural disasters do not give advanced warning before disrupting our everyday lives. Over the last few months, thousands of residents have been affected by tornadoes, lightning storms and wildfires, none of which gave any warning. It is more important than ever that citizens, especially elders and their caregivers, take the vital steps to prepare for a natural disaster.

The first step in protecting yourself and your family is to establish a plan. Once you have decided what actions you will take in case of an emergency, it is important to share that information with other family members. With a plan in place, you will be able to organize a disaster preparedness kit that will sustain your family for three to five days. Many residents have specific medical needs, which need to be considered when organizing your kit. I encourage you to use the disaster preparedness kit checklist, provided on page 12. It is also important to have up-to-date information during and after a disaster.

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A Message *From the* Governor

by Governor Charlie Crist

Selflessness, teamwork and a sense of community have helped Florida through natural disasters time and time again. During this time of preparation, I encourage all Floridians to check-in with friends, neighbors and local emergency management centers to find out how you can best help before, during and in the immediate aftermath of a storm.

The more prepared you are for an emergency, the safer you will be during a natural disaster and the quicker you will recover in its aftermath. First, protect your home. Take steps to make your home more resistant to damage caused by a hurricane and check your insurance policy to make sure you have enough coverage. Second, protect your family. Create an emergency plan, determine if you need to evacuate and where you will go, and stock up on supplies, including food, water, medicine, flashlights and batteries. Finally, make sure your friends and neighbors have a plan too.

This guide has information that will help you and your loved ones get better prepared for natural disasters. Together, we can weather the storm.

Elder Update
DISASTER PREPAREDNESS 2007-2008

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Hazardous Weather / Hurricane Notification - E-mail Alert System

The American Red Cross has designed the Hazardous Weather/ Hurricane Notification System to keep you informed when there is a hazardous weather condition for your county. This system also provides information on tropical storms or hurricanes in the Atlantic and Gulf of Mexico throughout the hurricane season. To be added to the Hazardous Weather/ Hurricane Notification System, please visit the following Web site:

http://www.tallytown.com/redcross/hwns.html

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Disaster Preparedness GUIDE FOR ELDERS 2007

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Atlantic Basin Seasonal Hurricane Forecast for 2007

By Philip J. Klotzbach and William M. Gray with special assistance from William Thorson / Colorado State University

Tropical Cyclone Seasonal Forecast for 2007

(As of May 31, 2007)

Predictions:

(Average in Parentheses)

Named Storms (9.6)	**17**
Named Storm Days (49.1)	**85**
Hurricanes (5.9)	**9**
Hurricane Days (24.5)	**40**
Intense Hurricanes – Category 3, 4, 5 (2.3)	**5**
Intense Hurricane Days (5.0)	**11**
Net Tropical Cyclone Activity (100.0%)	**185% of average**

PROBABILITIES FOR AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE LANDFALL ON EACH OF THE FOLLOWING COASTAL AREAS:

Entire U.S. coastline **74%**
(average for last century is 52%)

U.S. East Coast including Peninsula Florida **50%**
(average for last century is 31%)

Gulf Coast from the Florida Panhandle westward to Brownsville..... **49%**
(average for last century is 30%)

Above-average major hurricane landfall risk in the Caribbean.

Source: **http://hurricane.atmos.colostate.edu/forecasts**

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The Saffir-Simpson Hurricane Scale

Category 1
Winds 74-95 mph
Minimal damage:
Unanchored mobile homes, vegetation and signs.
Storm surge: 4-5 feet

Category 2
Winds 96-110 mph
Moderate damage:
All mobile homes, roofs, small crafts, flooding.
Storm surge: 6-8 feet

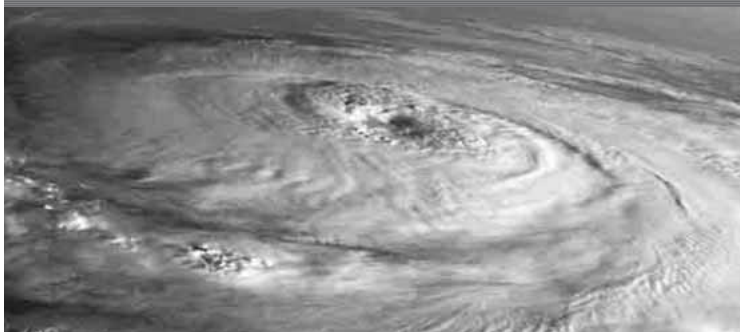
Category 3
Winds 111-130 mph
Extensive damage:
Small buildings, low-lying roads cut off.
Storm surge: 9-12 feet

Category 4
Winds 131-155 mph
Extreme damage:
Roofs destroyed, trees down, roads cut off, mobile homes destroyed. Beach homes flooded.
Storm surge: 13-18 feet

Category 5
Winds greater than 155 mph
Catastrophic damage:
Most buildings destroyed. Vegetation destroyed. Major roads cut off. Homes flooded.
Storm surge: > 18 feet

www.floridadisaster.org

Are You Prepared for a Hurricane? Plan Now!



Hurricane Watch or Warning? What to Do!

Here are some basic steps to take to prepare for the storm:

• Learn about your community's emergency plans, warning signals, evacuation routes and locations of emergency shelters.

• Identify potential home hazards and know how to secure or protect them before the hurricane strikes. Be prepared to turn off electrical power when there is standing water, 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 Emergency Disaster Supply Kits

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

Preparing to Evacuate

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

When a hurricane watch is issued, you should:

• Fill your automobile's gas tank.

• If no vehicle is available, make arrangements with friends or family for transportation.

• Fill your clean water containers.

• Review your emergency plans and supplies, checking to see if any items are missing.

• 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 items outside which 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 drugs 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 told to evacuate and you 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, and lastly 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 an 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 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 to a neighbor's home if your home is damaged, or if you are instructed to do so by emergency personnel.

Source: **www.cdc.gov**

Hurricane Facts

• A hurricane is a type of tropical cyclone, the generic term for a low-pressure system that generally forms in the tropics. A typical cyclone is accompanied by thunderstorms, and in the Northern Hemisphere, a counterclockwise circulation of winds near the earth's surface.

• All Atlantic and Gulf of Mexico coastal areas are subject to hurricanes or tropical storms. Parts of the Southwest United States and the Pacific Coast experience heavy rains and floods each year from hurricanes spawned off Mexico. The Atlantic hurricane season lasts from June to November, with the peak season from mid-August to late October.

• Hurricanes can cause catastrophic damage to coastlines and several hundred miles inland. Winds can exceed 155 miles per hour. Hurricanes and tropical storms can also spawn tornadoes and microbursts, create storm surges along the coast, and cause extensive damage from heavy rainfall.

Hurricane Assistance 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 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, but 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. If crisis counseling appears to be necessary, older adults can call Project Hope, the Florida Department of Children and Families crisis counseling program, toll-free at (866) 518-1825. Project Hope is available 24 hours a day, seven days a week.

The first step in registering for disaster assistance is to call the FEMA toll-free registration number (800) 621-FEMA [(800) 621-3362], or TTY (800) 462-7585 for those with hearing or speech impairment. The applicant 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 State Coordinating Officer Craig Fugate. "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**

Terms to Know

Tropical Depression — An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 mph (33 knots) or less. Sustained winds are defined as one-minute average wind measured at about 33 feet (10 meters) above the surface.

Tropical Storm — An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39-73 mph (34-63 knots).

Hurricane — An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 mph (64 knots) or higher.

Storm Surge — A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50-1,000 miles wide.

Storm Tide — A combination of storm surge and the normal tide (i.e., a 15-foot storm surge combined with a two-foot normal high tide over the mean sea level creates a 17-foot storm tide).

Hurricane/Tropical Storm Watch — Hurricane/tropical storm conditions are possible in the specified area, usually within 36 hours. Tune in to NOAA Weather Radio, commercial radio or television for information.

Hurricane/Tropical Storm Warning — Hurricane/tropical storm conditions are expected in the specified area, usually within 24 hours.

Short Term Watches and Warnings — These warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.

Source: **www.fema.gov**

Are You Prepared for a Flood?

Flood Insurance — Your 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 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 that 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. And unlike federal aid, it never has to be repaid.

Unlike a standard homeowner's 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 clean up, 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. As 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 (888) CALL FLOOD, TDD (800) 427-5593, or visit www.floodsmart.gov.

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.

Follow these steps:

• 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 reentering your home.

• Ensure that crawl spaces in basements 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 over 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 into local radio and television stations or by listening to NOAA Weather Radio for the latest tornado watches and warnings. Remember, tornadoes occasionally develop in areas in which a severe thunderstorm watch or warning is in effect, so listen for that information as well. Remain alert!

NOAA Weather Radios

NOAA WEATHER RADIO broadcasts National Weather Service warnings, watches, forecasts and other hazard information 24 hours a day for all types of hazards — both natural and man-made. Weather radios equipped with a special alarm tone feature can sound an alert and give you immediate information about a life-threatening situation enabling you to take action. The hearing and visually impaired can also get these warnings by connecting weather radios with alarm tones to other kinds of attention-getting devices like strobe lights, pages, bed-shakers, personal computers and text printers. A NOAA radio, with both electric power and battery back up, should be standard equipment in every home. NOAA radios can be purchased at stores that sell electronics. Additional information is available at http://www.nes.noaa.gov/nwr.

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; and

• Some tornadoes are clearly visible while others are obscured by rain or nearby low-hanging clouds.

Tornado Safety

Before the Storm —

• Develop a plan for you and your family for home, work, school, 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 the 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.

• Manufactured (mobile) homes, even if tied down, offer little protection from tornadoes and should be abandoned.

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

Source: **www.tallytown.com/redcross/ds**

Tornadoes Measured by the Fujita Scale

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

F0 – Gale Tornado
< 72 mph
Some damage to chimneys. Tree branches broken off. Shallow rooted trees uprooted.

F1 – Moderate Tornado
73-112 mph
Peels surface off roofs. Mobile homes overturned. Moving autos pushed off roads.

F2 – Significant Tornado
113-157 mph
Considerable damage. Roofs torn off frame houses. Large trees snapped or uprooted. Light-object missiles generated.

F3 – Severe Tornado
158-206 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
207-260 mph
Well-constructed houses leveled. Structures with weak foundations blown off some distance. Cars thrown and large missiles generated.

F5 – Incredible Tornado
> 261 mph
Strong frame houses lifted off foundations and disintegrated. Automobile-sized missiles fly through the air in excess of 100 mph. Trees debarked.

www.floridadisaster.org

Are You Prepared for Lightning?

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 becoming victims. Here are some helpful facts about nature's fireworks:

• 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 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 lawnmower, talking on the telephone, loading a truck, playing soccer, fishing in a boat and mountain climbing.

Lightning Myths and Facts

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!

www.tallytown.com/redcross/ds

Are You Prepared for Thunderstorms?

How to Stay 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 basement or 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 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 without thunder.

www.floridadisaster.org

HAIL

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 wind blown.
Softball (4.5 inches) sized hail was reported in Lake Wales, Florida, on March 30, 1996.
Haildrifts, up to four feet deep of dime to nickel sized hail, occurred in low-lying areas near Zephyrhills, Florida, on January 29, 1997.
Hailstones the size of softballs can fall at speeds faster than 100 mph.

Source: **www.floridadisaster.org**

Terms to Know

- **Thunderstorm Watch** — Conditions are favorable for severe weather.
- **Thunderstorm Warning** — Severe weather is occurring or has been detected by radar.

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. Please be serious about the responsibility of planning for and practicing what to do in case of a fire. Get together with household members to discuss and finalize a personalized fire plan. Practice your plan frequently. 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 safely 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 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 A-B-C, 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 in how to use the fire extinguisher that 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 that you may use.

• Follow the manufacturer's instructions for replacing or recharging fire extinguishers.

• If you try to use a fire extinguisher on a fire and the fire is not out in 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 unplug them when they are not in use.

• Keep items away from the stove that could catch fire.

• 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

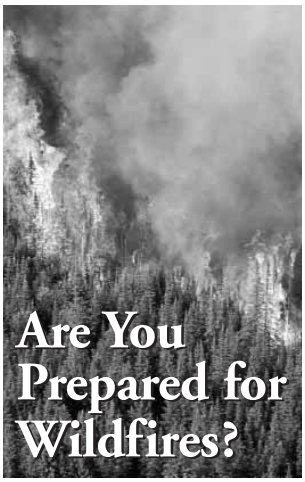
• If you see smoke in your first escape route, use your second way out. If you must exit through smoke, crawl low under the smoke to escape.

• 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.

Source: **www.tallytown.com/redcross/ds**



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, spreading 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 left 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, Venetian blinds and heavy drapes. Remove lightweight curtains.

• Shut off gas at the meter. Turn off pilot lights.

• Open fireplace damper. Close fireplace screens.

• 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 patio furniture inside.

• Connect the garden hose to outside taps.

• Set up a portable gasoline-powered pump.

• 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.

• Gather fire tools.

Source: **www.tallytown.com/redcross/ds**

Are You Prepared for a Hazardous Materials Incident?

What Are Extremely Hazardous Materials?

There are thousands of chemicals defined by the Occupational Safety and Health Administration as "chemicals, which 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 a best as 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 re-circulation 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.

Reporting a Hazardous Materials Incident in Florida:

- **First call 9-1-1**
- **Florida State Warning Point, toll-free (800) 320-0519**
- **National Response Center, toll-free (800) 424-8802**

• 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 Family 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 are in school during an accident, please 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 parents can pick up their children. School personnel will supervise and care for the children until parents pick them 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**

Are You Prepared for Pandemic Influenza?

There has been extensive reporting on the flu virus that has been circulating in birds. It is important to note that this remains a serious issue for birds; there have been no infected birds found in the U.S., and extensive testing continues to be done to identify infected birds. The cases in humans have been confined to those persons who have had extensive contact with sick or infected birds. Further, government officials, the medical community and other key entities are making plans to deal with having enough supplies to assist our communities should a pandemic occur.

Then why all of the concern over this virus? Flu viruses have the ability to mutate very easily and readily, and the concern is that the virus would transform into a structure that makes it easily transmissible from person to person. Should that occur, humans would have no immunity to this virus, leading to a pandemic that could infect millions at one time, leading to shortages in staffing medical facilities, the transportation of goods and services — virtually every aspect of our lives.

Pandemic Influenza: What I Need to Know

An influenza (flu) pandemic is a widespread outbreak of disease that occurs when a new flu virus appears that people have not been exposed to before. Pandemics are different from seasonal outbreaks of influenza. Viruses that people have already been exposed to cause seasonal flu outbreaks. Flu shots are available to help prevent widespread illness, and impacts on society are less severe. Pandemic flu spreads easily from person to person and can cause serious illness because people do not have immunity to the new virus.

A pandemic may come and go in waves, each of which can last for months at a time. Everyday life could be disrupted due to people in communities across the country becoming ill at the same time. These disruptions could include everything from school and business closings to interruption of basic services such as public transportation and health care. An especially severe influenza pandemic could lead to high levels of illness, death, social disruption and economic loss.

Pandemic Influenza: History

In the last century there were three influenza pandemics. All of them were called pandemics because of their worldwide spread and because they were caused by a new influenza virus. The 1918 pandemic was especially severe. The 1957 pandemic was moderately severe. The 1968 pandemic (Hong Kong flu) was the least severe, causing about the same number of deaths as the United States experiences every year with seasonal flu.

Importance and Benefits of Being Prepared

It is difficult to predict when the next influenza pandemic will occur or how severe it will be. 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 (WHO) to strengthen systems to detect outbreaks of influenza that might cause a pandemic. State, tribal and local governments are developing, improving, and testing their plans for an influenza pandemic. Businesses, schools, universities, and other community organizations are preparing plans as well. The U.S. Department of Health and Human Services (HHS) and other federal agencies are providing funding, advice, and other support to states. The federal government will provide up-to-date information and guidance to the public if an influenza pandemic unfolds.

Be Prepared

As with any disaster, you are better able to manage if you have prepared an emergency disaster supply kit. Information about what should be in your kit is included in the Disaster Preparedness Guide on pages 12-13. For a pandemic flu, think about having supplies for at least two weeks.

What Can You Do? 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 washed.
- Cover your mouth and nose with a tissue when you cough or sneeze.
- Put used tissues in a wastebasket.
- Cough or sneeze into your upper sleeve if you don't have a tissue.
- Clean your hands after coughing or sneezing. Use soap and water or an alcohol-based hand cleaner.
- Stay at home if you are sick.

Will the Seasonal Flu Shot Protect Me Against Pandemic Influenza?

No, it won't protect you against pandemic influenza. But flu shots can help you to stay healthy.

- Get a flu shot to help protect yourself from seasonal flu.
- Get a pneumonia shot to prevent secondary infection if you are over age 65 or have a chronic illness such as diabetes or asthma. For specific guidelines, talk to your health care provider or call the Centers for Disease Control and Prevention (CDC) Hotline at (800) 232-4636.
- Make sure that your family's immunizations are up to date.

Get Informed

Knowing the facts is the best preparation. Identify sources you can count on for reliable information. If a pandemic occurs, having accurate and reliable information will be critical. Reliable, accurate, and timely information is available at www.pandemicflu.gov.

Look for information on your local and state government Web sites. Links are available to each state department of public health at www.pandemicflu.gov/plan/tab2.html.

Vaccine

Influenza vaccines are designed to protect against specific flu viruses. While there is currently no pandemic flu in the world, the federal government is making vaccines for several existing bird flu viruses that may provide some protection should one of these viruses change and cause a flu pandemic. A specific pandemic influenza vaccine cannot be produced until a pandemic flu virus strain emerges and is identified. Once a pandemic influenza virus has been identified, it will likely take four-to-six months to develop, test, and begin producing a vaccine. Efforts are being made to increase vaccine-manufacturing capacity in the United States so that supplies of vaccines would be more readily available. In addition, research is underway to develop new ways to produce vaccines more quickly.

Treatment

The U.S. Food and Drug Administration, to treat and sometimes prevent seasonal flu, approves a number of antiviral drugs. Some of these antivirals may be effective in treating pandemic flu. These drugs may help prevent infection in people at risk and shorten the duration of symptoms in those infected with influenza. However, it is unlikely that antivirals alone would effectively contain the spread of pandemic influenza. The federal government is stockpiling antivirals that would most likely be used in the early stages of an influenza pandemic. There are efforts to find new drugs and to increase the supply of antivirals. Antivirals are available by prescription only and not over the counter.

Will Bird Flu Cause the Next Influenza Pandemic?

Avian influenza (bird flu) is a disease of wild and farm birds caused by

Continued on page 20

DISASTER PREPAREDNESS
ARE YOU PREPARED?

Disaster Safety Tips

If you are facing or have been impacted by an emergency or disaster, keep the following safety tips in mind:

Food Safety

Identify and throw away food that may not be safe to eat. Throw away food that may have come in contact with flood or storm water. Throw away canned foods that are bulging, opened or damaged. Throw away food that has an unusual odor, color or texture. Throw away perishable foods (including meat, poultry, fish, eggs and leftovers) 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 cans have come in contact with floodwater or storm water, remove the labels, wash the cans, and dip them in a solution of one cup of bleach in five gallons of water. Using a marker, re-label the cans.

Store food safely. 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

Listen to and follow public announcements. 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 tooth brushing 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 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, 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 or not 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 to — and begin cleaning up — your home or other building. In general, return to buildings during the daytime so that 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 that 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.

Clean Up

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.

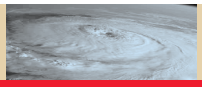
Wash your hands. Use soap and water to wash your hands. If water isn't available, you can use alcohol-based products made for washing hands.

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 following 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 the snake 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 repellant when outdoors, as flooding can lead to more mosquitoes, which may carry disease.

Source: **www.cdc.gov**



ARE YOU PREPARED? Disaster Supplies Kit Checklist

Prepare now for an emergency. When a disaster strikes, you may not have much time to act. The following list is to help you determine what to include in your disaster supplies kit to meet your family's needs during an emergency situation or evacuation. Store items in an easy-to-carry container such as a waterproof suitcase, large plastic storage box, backpack or duffle bag.

First Aid Supplies

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

Non-Prescription and Prescription Medicine Kit Supplies and Medical Support Equipment

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

Sanitation and Hygiene Supplies

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

Equipment and Tools

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

Food and Water for At Least 3-5 Days

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

Clothes and Bedding Supplies

Complete change of clothes	❑
Extra pair of shoes (sturdy shoes or boots)	❑
Rain gear	❑
Hat	❑
Jacket	❑
Extra socks	❑
Extra underwear	❑
Sunglasses	❑
Blankets/sleeping bags and pillows	❑
Folding cot or lawn chair	❑

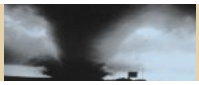
Documents and Keys

Item	Stored
Personal identification	❑
Cash and coins	❑
Credit cards	❑
Extra set of house keys and car keys	❑
Videotaped documentation of all valuables in home	❑
Written instructions for how to turn off electricity, gas and water if authorities advise you to do so.	❑
Photocopies of the following (stored in waterproof, plastic bag):	
Birth certificate	❑
Marriage certificate	❑
Driver's license	❑
Social Security cards	❑
Passports	❑
Wills (including living wills and advance directives)	❑
Deeds	❑
Inventory of household goods	❑
Insurance papers (property, health and life)	❑
Immunization records and copies of prescriptions	❑
Name, phone number, address of your doctors, home health agency, hospital, pharmacists, caregiver (Also, keep copies posted by all home telephones.)	❑
A list of models and serial numbers as well as suppliers for medical equipment such as pacemakers, feeding pumps, home IV units, suctions machines, wheelchairs, Braille or lower vision equipment, etc.	❑
Written instructions regarding your medical care	❑
If applicable, a copy of the pre-admission letter from your doctor stating that you are to be taken to a specific hospital or nursing home.	❑
Bank and credit card account and routing numbers	❑
Stocks and bonds	❑
Emergency contact list (family and friends) with phone numbers and addresses	❑
Map of the area and phone numbers of places you could go	❑
Driving instructions and contact information of where you are going	❑

Pet Supplies

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

Source: **http://www.fema.gov/areyouready/**



ARE YOU PREPARED?

Basic Disaster Kit Guidelines

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, or it might take days.

Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days, a week, or 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.

HOME	WORK	CAR
Your disaster supplies kit should contain essential food, water and supplies for at least three days. Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept and can lift and carry the kit. Additionally, you may want to consider having supplies for sheltering for up to two weeks.	This kit should be in one container, and ready to "grab and go" in case you are evacuated from your workplace. Make sure you have food and water in the kit. Also, be sure to have comfortable walking shoes at your workplace in case an evacuation requires walking long distances.	In case you are stranded, keep a kit of emergency supplies in your car. This kit should contain maps, food, water, manual can opener, first aid kit and manual, flares, booster cables, flashlight and extra batteries, battery-powered radio and extra batteries, fire extinguisher (5 lb., A-B-C type), blanket, rain gear, and seasonal supplies.

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.

Additionally, 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 you purchase commercially bottled water. Keep bottled water in its original container and do not open it until you need to use it.

Observe the expiration or "use by" date.

If You Are Preparing Your Own Containers of Water —

It is recommended 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 1 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 good 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/**

ARE YOU PREPARED?

Family Emergency Information

Are You 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 of an emergency and you are separated. Include in your plans a location that is near your home (e.g., a neighbor's house or yard) and 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. Have family members keep these cards handy in a wallet, purse, or backpack. Pick a friend or relative who lives out-of-state for household members to notify that they are safe.

Family Contacts: Your family may not be together when disaster strikes, so plan how to contact one another and who can be notified that you are safe and communicate your location to other family members.

Out-of-State Contact Name:	1st Phone Number:	2nd Phone Number:	Address:	E-mail:

In-State Contact Name:	1st Phone Number:	2nd Phone Number:	Address:	E-mail:

Family Information: Record the following information for each family member and keep it current:

Name:	Date of Birth:	Social Security Number:	Important Medical Information:

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.

Location:	Address:	Phone Number:	Where You Will Meet in an Emergency:
Home:			
Work:			
Work:			
Other place you frequent:			
Other place you frequent:			
Other place you frequent:			
Other place you frequent:			

Important Information:	Name:	Address:	Phone Number:	Policy Number:
Doctor:				
Doctor:				
Doctor:				
Pharmacist:				
Medical Insurance:				
Homeowners/ Rental Insurance:				
Veterinarian/Kennel: (for pets)				

Are You Prepared to Care for Your Pets?

There is one important rule to remember regarding pets and disasters: If you are told to evacuate, please do so — and take your pet(s) 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.

• 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.

• 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.

For more information, visit the following sites:

• www.floridapets.net
• www.hsus.org/hsus_field/hsus_disaster_center/index.html
• www.petswelcome.com
• www.collierem.org
• www.pets-allowed-hotels.com
• www.ohs.state.ga.us

Pet-Friendly Shelters

Many county emergency management officials are considering the need to provide shelters that will accommodate pets and owners. Some counties already have pet-friendly shelters. In some cases, the pets are kept separately from people, but the pet shelter is often near the people shelter. (At the time of this article, there is proposed Florida legislation to require the shelter component of the state comprehensive emergency management plan to contain strategies to ensure the availability of shelter space that is designated and equipped to accept evacuees with pets.)

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 in this issue of the Disaster Preparedness Guide (page 12).

Know What to Do As a Disaster Approaches

• Often, warnings are issued hours, even days, in advance. At the first hint of 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, if you know it, 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 pre-arranged 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 off. 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

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 maintain 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** and **www.tallytown.com/redcross/ds**

Safety Tips for Motorists in Emergencies

After almost every disaster, search and rescue teams find victims who might have survived if they had known whether to stay with 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

Get Out of the Car

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 also can 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 the 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 a matter of minutes when left in a closed car. It is imperative that you never leave anyone in a parked car during periods of high summer heat.

DEVELOPING EMERGENCY

Stay Informed

In times of developing emergencies such as 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 in this issue of the Disaster Preparedness Guide (page 12).

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

Source: **www.fema.gov/hazards**

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
- Toll-free calls with speech-activated menus
- Cell phone or landline use
- Access to regional 511 systems in Florida

Severe Weather Evacuation Information

When storms threaten Florida, a call to 511 will let you know before you go. Should you need to evacuate, call 511 before you leave home so you can plan ahead. 511 will give you information about road conditions, congestion, contraflow, suspended tolls and weather-related road closings.

511 Connects You to Regional Travel Information

Florida's Statewide 511 service gives you access to detailed travel information in Central Florida, Southeast Florida, Southwest Florida, Northeast Florida and Tampa Bay. 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.

www.FL511.com: Log on for Real-Time Travel Updates and Custom Trips

You can also point your Web browser to www.FL511.com to receive statewide and regional travel updates.

The Web site provides much of the same information as the phone call, plus additional features, including traffic cameras. Check out the site before leaving home or while traveling throughout the state. It's fast, easy and just a few clicks away.

A special feature of the Web site, My Florida 511, allows you to customize your 511experience. Create a custom profile online for trips you frequently make for business or pleasure. Then, when you call 511, the system will recognize your phone number using simple caller ID technology. You'll have the opportunity to hear about traffic reports on an entire trip with just one voice prompt.

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 the status of 511 nationwide, go to: http://www.deploy511.org/deploystatus.htm.

Source: **Florida Department of Transportation**

Manufactured Homes & Hurricanes – The Facts

Manufactured homes have been the choice of thousands of seniors in Florida since the first ones were built right after World War II. In the 60 years since then, they have had their construction and windstorm safety requirements strengthened many times.

In Florida, manufactured home construction was first regulated by state legislation in 1968. In 1976, Congress mandated a preemptive national construction and safety standard to be regulated by the Housing and Urban Development (HUD). This standard is referred to as the HUD Code.

After Hurricane Andrew in 1994, HUD implemented sweeping changes that dramatically increased wind safety. In 1999, state legislation made major improvements to the foundation and anchoring regulations, resulting in the strongest tie down and foundation system in the country.

Home Maintenance and Preparation

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

• The tie down and anchoring system. This should include, especially in older homes (1) possible rusting of anchors and their connections, (2) tightening of the tie down straps, and (3) possible upgrading of the system by addition of anchors and straps wherever a home's construction will allow.

• Checking for possible wood rot and termite damage, especially the wall-to-floor connections, wall-to-roof connections, perimeter joists and trusses. 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 air-tight 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

One of the most common causes of home failures during the hurricanes was from the homes additions, carports, garages, screen rooms and sheds. A Florida Department of Highway Safety and Motor Vehicles report noted that when these additions were damaged or destroyed, they often damaged the home itself, which allowed wind and rain to enter the home, leading to the home's damage or destruction. 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

Many manufactured-home owners choose the friendly small town fun-filled atmosphere available in an affordable manufactured home community. When living in a community, homeowners can prepare for disasters by following some simple steps:

• Make sure your emergency contact information is updated with the community office.

• 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 their 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 home living in Florida, or home performance during the 2004 hurricanes, go to www.fmha.org or www.builtstonger.com.

Source: **Florida Manufactured Home Association**

Insurance Review

The Department of Financial Services urges all Floridians to review their insurance policies and conduct an annual check-up by asking themselves the following questions:

• **Can you access all of your insurance policies right now?** It is recommended that you keep your insurance policies, along with other important documents in a waterproof container with one copy kept in another location, preferably a safety deposit box.

• **Do you know what your homeowner's insurance policy covers?** Many policyholders have a tendency to sign the policy every year without adjusting the coverage to the current property value. The majority of Floridians do not have the money set aside to cover their out-of-pocket expenses in the event of a hurricane, including their deductible.

• **Do you know what your homeowner's association or condo covers?** Before a disaster occurs, check with your homeowner's association or with your condo to make sure that you understand which repair expenses are covered by your association or condo and which will be your responsibility.

Here is a brief review of key items every homeowner should check for in his or her insurance policy:

Hurricane Deductible — This deductible is based on the value of the insured property, not the estimate of damage, and applies to only hurricane claims (those resulting from a hurricane declared by the National Weather Service). This is the amount the homeowner is responsible for out of the total damages to the home. It is usually stated as a percentage of the policy limits.

Flood Insurance — Typically, homeowners' policies exclude flood damage. Homeowners without flood insurance may qualify through the National Flood Insurance Program (NFIP).

Actual Cash Value — The depreciated value of property damaged in a storm.

Replacement Cost — 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 added to the policy. A homeowner's agent MUST offer this coverage and some companies automatically include this in their coverage.

Additional Living Expenses — Homeowner's packages provide additional living expense coverage that will pay some extra expenses if damage to your home requires you to live somewhere else while it is being repaired. Policies may designate a limit of coverage for additional living expenses, but does not obligate the insurance company to pay this amount in advance or in full. The policyholder must keep receipts for expenses and submit them to the insurance company for reimbursement.

For more information, please call the Florida Department of Financial Services' toll-free helpline at (800) 342-2762, or visit on the Web at www.fldfs.com.

Source: **Jane Lyon**, *Regional Manager of the Consumer Services, Florida Department of Financial Services.*

Frequently Asked Questions by Seniors

When Applying for Individual Assistance

I can't get through to FEMA; how can I apply for disaster help?

It is best to place your call to (800) 621-FEMA [(800) 621-3362] either early in the morning or late at night. Persons with hearing or speech impairment can call TTY (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 the 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 Web site, 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, either call the Internal Revenue Service toll-free at (800) 829-1040 or for the hearing or speech impaired (800) 829-4059, or go online at www.irs.gov.

I am 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 you are financially qualified and able to repay a long-term, low-interest loan, you will be offered a loan. If it is decided 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 have to be. 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 upon 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 FEMA Helpline at (800) 621-FEMA [(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 pickup 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. Contact your county emergency manager, or go online to learn their current debris removal information.

Source: **FEMA and the United States Small Business Administration**

The FEMA Application Process

What should an applicant expect when calling the Department of Homeland Security's 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?

Then, because the same call-in number is used to follow-up on a caller's application status, they will be given options. Option 1 will take callers to the registration process. They will be advised to have the following information available:

- 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 his or her case.

Once the operator has received all the above information, depending on income, damages and insurance, the caller is given information about FEMA programs and other possible assistance available. 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 to the caller. They will also be sent letters explaining any assistance being provided or why they were not eligible for certain types of assistance. The applicant's guide is also available on the Internet at http://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 you 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 Web site http://www.fema.gov provides a wealth of information. Applicants may register online at the FEMA Web site by clicking on "Apply for Assistance" located in the top bar on the homepage.

FEMA's toll-free teleregistration number is (800) 621-FEMA [(800) 621-3362]. The TTY number is (800) 462-7585 for speech- or hearing-impaired. The helpline is open from 6:00 a.m. to midnight, EDT. 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 is a disaster recovery center 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 Web site.

NOTE: Applicants generally cannot register for assistance at a DRC, they must first register by calling (800) 621-FEMA [(800) 621-3362], for hearing/speech impaired only, call TTY (800) 462-7585, or apply online at www.FEMA.gov.

Some of the services that a DRC may provide:•

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 a SBA representative at the disaster recovery center site; 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, click on "Recovery Information," and then click on your state.

Source: **www.fema.gov**

A Message From the Secretary *Continued from page 1*

Florida's State Emergency Response Team suggests that every home have a portable NOAA (National Oceanic and Atmospheric Administration) weather radio that is both electric and battery-operated. A NOAA weather radio broadcasts National Weather Service warnings, watches, forecasts and other hazard information 24 hours a day. If the electricity goes out during a disaster, this radio can still function offering vital information and instruction.

Once you have prepared your family's emergency plan and disaster preparedness kit, it is important that you check on others who might not be able to prepare. There are over four million older adults living in Florida and approximately two million have a disability. It is critical that as good neighbors, we assist those who might not be able to prepare for a disaster. In times of emergency, we must come together as Floridians to ensure that no person is left without help.

Heat Stress and Older Adults

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, older adults are not able to adjust as well as young people to sudden changes in temperature.

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 punctuated with the following symptoms:

- 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 the following:

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

Heat Exhaustion

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

Warning signs of heat exhaustion may include the following:

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

To prevent heat stroke and heat exhaustion, you should —

- Drink cool, nonalcoholic, non-caffeinated beverages. If your doctor generally limits the amount of fluid 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.
- Do not engage in 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 from a garden hose, sponge the person with cool water or, if the humidity is low, wrap the person in a cool, wet sheet and fan them 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**

Replacing Vital Documents

The U.S. government's official Web portal is firstgov.gov. This Web site 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 for help in replacing 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 site for these links is:

http://www.firstgov.gov/Citizen/Topics/PublicSafety/Hurricane_Katrina_Recovery/Vital_Docs.shtml

Are You Prepared for Pandemic Influenza?

Continued from page 10

influenza viruses. Bird flu viruses do not usually infect humans, but since 1997 there have been a number of confirmed cases of human infection from bird flu viruses. Most of these resulted from direct or close contact with infected birds (e.g., domesticated chickens, ducks, and turkeys). The spread of bird flu viruses from an infected person to another person has been reported very rarely and has not been reported to continue beyond one person. A worldwide pandemic could occur if a bird flu virus were to change so that it could easily be passed from person to person. Experts around the world are watching for changes in bird flu viruses that could lead to an influenza pandemic.

Is It Safe to Eat Poultry?

Yes, it is safe to eat properly cooked poultry. Cooking destroys germs, including the bird flu virus. The United States bans imports of poultry and poultry products from countries where bird flu has been found. Guidelines for the safe preparation of poultry include the following:

- Wash hands before and after handling food.
- Keep raw poultry and its juices away from other foods.
- Keep hands, utensils, and surfaces, such as cutting boards, clean.
- Use a food thermometer to ensure poultry has been fully cooked. For example, cook a whole chicken to 180 degrees F in an oven set to a minimum of 325 degrees F.

What Types of Birds Can Carry Bird Flu Viruses?

Wild birds can carry bird flu viruses, but usually do not get sick from them. Domesticated birds (e.g., farm-raised chickens, ducks and turkeys) can become sick with bird flu if they come into contact with an infected wild bird. Domesticated birds usually die from the disease.

Source: **www.pandemicflu.gov**

Special Needs Assistance – Tips

Special Needs Registry telephone numbers for all Florida counties are on page 24.

Regardless of one's 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, where you can best be supported during a hurricane should be a joint decision of 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 respirators 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 of independent evacuation out of the area, the American Red Cross operates public shelters. Public shelters are shelters of last resort, located outside of the storm surge area, used for protecting residents who reside 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 must 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 prior to evacuation with a specific facility. You must have a copy of the pre-admission letter from your doctor stating that you are to be taken

Continued from page 22

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 as if a hurricane may strike your area.

Section 29 of Florida Chapter Law 06-71 (enrolled version of House Bill 7121) 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" edits 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 thirty-day supply of any prescription medication.

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

This law is in effect when the following conditions occur:

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;
- 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 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.

This law became effective July 1, 2006. To read the law in its entirety, go to:

http://election.dos.state.fl.us/laws/06laws/ch_2006-071.pdf

Protect Yourself From Home Repair Fraud

One of the many things learned from last year's hurricane season is that the likelihood of unscrupulous activity increases during and after a crisis. Unfortunately, last year 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 to 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;
- If the contractor has a current and valid license, liability and worker's compensation insurance, and is bonded;
- Required permits and schedule of inspections;
- If any complaints have been filed against the contractor; and
- If 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 get 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 thatn $1,000 for the entire job.

2006 Hurricane Season *Continued from page 1*

El Niño produced increased wind shear. These conditions minimized thunderstorm activity across the western half of the main hurricane formation regions. Therefore, tropical storm and hurricane formation was suppressed. Additionally, a strong low-pressure system with enhanced westerly winds across the eastern U.S. kept the hurricanes that did form well out to sea. Thus, no hurricanes made landfall within the United States during 2006.

These conditions are not anticipated for the 2007 hurricane season. And the truth is, if only one major hurricane strikes the U.S., but it strikes where you live, then the hurricane season is a disaster. So be responsible. Have a plan for what you will do in the event of an emergency. Share your plan with your family and friends. Have an emergency supply kit. Be prepared to survive on your own for at least three days. Take responsibility for your personal safety.

2007-2010 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. www.nhc.noaa.gov

2007	2008	2009	2010	Greek Names
ANDREA	ARTHUR	ANA	ALEX	ALPHA
BARRY	BERTHA	BILL	BONNIE	BETA
CHANTAL	CRISTOBAL	CLAUDETTE	COLIN	GAMMA
DEAN	DOLLY	DANNY	DANIELLE	DELTA
ERIN	EDOUARD	ERIKA	EARL	EPSILON
FELIX	FAY	FRED	FRANCES	ZETA
GABRIELLE	GUSTAV	GRACE	GASTON	ETA
HUMBERTO	HANNA	HENRI	HERMINE	THETA
INGRID	IKE	IDA	IGOR	IOTA
JERRY	JOSEPHINE	JOAQUIN	JULIA	KAPPA
KAREN	KYLE	KATE	KARL	LAMBDA
LORENZO	LAURA	LARRY	LISA	MU
MELISSA	MARCO	MINDY	MATTHEW	NU
NOEL	NANA	NICHOLAS	NICOLE	XI
OLGA	OMAR	ODETTE	OTTO	OMICRON
PABLO	PALOMA	PETER	PAULA	PI
REBEKAH	RENE	ROSE	RICHARD	RHO
SEBASTIEN	SALLY	SAM	SHARY	SIGMA
TANYA	TEDDY	TERESA	TOMAS	TAU
VAN	VICKY	VICTOR	VIRGINIE	UPSILON
WENDY	WILFRED	WANDA	WALTER	PHI
				CHI
				PSI
				OMEGA

Special Needs Assistance – Tips *Continued from page 21*

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 those costs.

Transportation

Residents who require transportation assistance can indicate this need with the Special Needs Registry and will be taken to public shelters, special needs shelters or medical facilities. Transportation is not provided to private homes, hotels or locations outside of the county.

Your Responsibilities

Share your disaster plans with a relative or friend outside the area. Call them after a disaster and let them know that you are all right and where you will be if your home is damaged. When a hurricane or other emergency is threatening, 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).

Sources: **Pasco County Office of Emergency Management** and **www.stpete.org/stormeld.htm**

Information and Referral

I-800-96-ELDER (800-963-5337)

Access to information regarding elder services and activities is available through the Elder Helpline Information and Referral service with 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)*

The 11 area agencies on aging (AAAs) work closely with the Florida Department of Elder Affairs to develop effective and efficient projects benefiting a large number of Florida's constituency of almost four million seniors. To learn of programs and services in your area, contact the AAA for your county.

Northwest Florida Area Agency on Aging
5090 Commerce Park Circle
Pensacola, FL 32505
850-494-7101 • 1-866-531-8011
(Escambia, Okaloosa, Santa Rosa and Walton Counties)
http://www.nwflaaa.org

Area Agency on Aging of North Florida, Inc.
2414 Mahan Drive
Tallahassee, FL 32304
850-488-0055 • 1-866-467-4624
(Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla and Washington Counties)
http://www.aaanf.org

Mid Florida Area Agency on Aging
5700 S.W. 34th St., 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)
http://www.mfaaa.org

Northeast Florida Area Agency on Aging
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)
http://www.elderhelpline.org

Area Agency on Aging of Pasco-Pinellas
9887 Fourth Street North
Suite 100
St. Petersburg, FL 33702
727-570-9696
(Pasco and Pinellas Counties)
http://www.agingcarefl.org

West Central Florida Area Agency on Aging
5905 Breckenridge Parkway, Suite F
Tampa, FL 33610-4239
1-800-336-2226 • 813-740-3888
(Hardee, Highlands, Hillsborough, Manatee and Polk Counties)
http://www.wcfaaa.org

Senior Resource Alliance
988 Woodcock Road, Suite 200
Orlando, FL 32803
407-228-1800
(Brevard, Orange, Osceola and Seminole Counties)
http://www.seniorresourcealliance.org

Area Agency on Aging of Southwest Florida
2285 First Street
Fort Myers, FL 33901
239-332-4233
(Charlotte, Collier, DeSoto, Glades, Hendry, Lee and Sarasota Counties)
http://www.aaaswfl.org

Area Agency on Aging of Palm Beach/Treasure Coast, Inc.
1764 N. Congress Avenue, Suite 201
West Palm Beach, FL 33409
561-684-5885
(Indian River, Martin, Okeechobee, Palm Beach and St. Lucie Counties)
http://www.areaagency.org

Aging and Disability Resouce Center of Broward County
5345 N.W. 35th Ave.
Ft. Lauderdale, FL 33309
954-714-3456
(Broward County)
http://www.adrcbroward.org

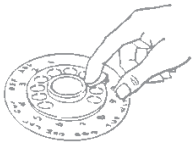
Alliance for Aging
9500 S. Dadeland Blvd., Suite 400
Miami, FL 33156
305-670-6500
(Miami-Dade and Monroe Counties)
http://www.allianceforaging.org

FLORIDA ELDER HELPLINE DIRECTORY

Alachua	800-262-2243
Baker	888-242-4464
Bay	866-467-4624
Bradford	800-262-2243
Brevard	321-631-2747
Broward	954-714-3464
Calhoun	866-467-4624
Charlotte	866-413-5337
Citrus	800-262-2243
Clay	888-242-4464
Collier	866-413-5337
Columbia	800-262-2243
DeSoto	866-413-5337
Dixie	800-262-2243
Duval	888-242-4464
Escambia	866-531-8011
Flagler	888-242-4464
Franklin	866-467-4624
Gadsden	866-467-4624
Gilchrist	800-262-2243
Glades	866-413-5337
Gulf	866-467-4624
Hamilton	800-262-2243
Hardee	800-336-2226
Hendry	866-413-5337
Hernando	800-262-2243
Highlands	800-336-2226
Hillsborough	800-336-2226
Holmes	866-467-4624
Indian River:	
in-county	211
out-of-county	561-383-1112
Jackson	866-467-4624
Jefferson	866-467-4624
Lafayette	800-262-2243
Lake	800-262-2243
Lee	866-413-5337
Leon	866-467-4624
Levy	800-262-2243
Liberty	866-467-4624
Madison	866-467-4624
Manatee	800-336-2226
Marion	800-262-2243
Martin:	
in-county	211
out-of-county	561-383-1112
Miami-Dade	305-670-4357
Monroe	305-670-4357
Nassau	888-242-4464
Okaloosa	866-531-8011
Okeechobee:	
in-county	211
out-of-county	561-383-1112
Orange:	
in-county	211
out-of-county	407-839-4357
Osceola:	
in-county	211
out-of-county	407-839-4357
Palm Beach:	
in-county	211
out-of-county	561-383-1112
Pasco:	
in-state	800-861-8111
out-of-state	727-217-8111
Pinellas	727-217-8111
Polk	800-336-2226
Putnam	800-262-2243
Santa Rosa	866-531-8011
Sarasota	866-413-5337
Seminole:	
in-county	211
out-of-county	407-839-4357
St. Johns	888-242-4464
St. Lucie:	
in-county	211
out-of-county	561-383-1112
Sumter	800-262-2243
Suwannee	800-262-2243
Taylor	866-467-4624
Union	800-262-2243
Volusia	888-242-4464
Wakulla	866-467-4624
Walton	866-531-8011
Washington	866-467-4624

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

Elder Helpline Can Assist Non-English Speakers



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

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

Government and Voluntary Agencies

Disaster Contact Information

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

Florida Emergency Information Line	800-342-3557
FEMA Registration (first step for disaster assistance)	800-621-3362 or 800-621-FEMA
FEMA (TTY for Hearing Impaired)	800-462-7585
American Red Cross (food, shelter, financial assistance) (volunteer & donations)	866-438-4636 866-435-7669
Salvation Army	800-725-2769
Hunger Hotline (Florida Association for Community Actions)	800-329-3663
America's Second Harvest (food)	800-771-2303
Florida Volunteer and Donations Hotline	800-354-3571
Elder Helpline (Information and referral) (Florida Department of Elder Affair)	800-963-5337
Project HOPE (Crisis Counseling) (Florida Department of Children and Families)	866-518-1825
Disaster Food Stamp Hotline (Florida Department of Children and Families)	800-342-9274
Florida Department of Financial Services (claims problems)	800-227-8676 or 800-22-STORM
Price Gouging Hotline (Florida State Attorney General)	800-646-0444
Price Gouging Hotline (Florida Department of Agriculture and Consumer Services)	800-435-7352
Florida Abuse Hotline	800-962-2873 or 1-800-96ABUSE
Small Business Administration Helpline (SBA Loans for applicants)	800-359-2227
Social Security Administration (information on programs)	800-772-1213
IRS (tax information)	800-829-1040
U.S. Department of Veterans' Affairs (information and referral)	800-827-1000
FEMA Fraud & Abuse Hotline (Department of Homeland Security)	800-323-8603
Florida Child Care (resource and referral)	888-352-4453
Florida Power & Light (outages update)	800-468-8243
Unemployment Claims (Agency for Workforce Innovation)	800-204-2418

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.

Alachua	(352) 264-6500
Baker	(904) 259-6111
Bay	(850) 784-4000
Bradford	(904) 966-6336
Brevard	(321) 637-6670
Broward	(954) 537-2888 or TDD line- (954) 537-2882
Calhoun	(850) 674-8075
Charlotte	(941) 505-4620
Citrus	(352) 746-6555
Clay	(904) 284-7703
Collier	(239) 774-8444
Columbia	(386) 758-1125
Dade	(See Miami-Dade)
DeSoto	(863) 993-4831
Dixie	(352) 498-1240
Duval	(904) 630-2472
Escambia	(850) 595-3311 or (850) 471-6400
Flagler	(386) 437-7381 or (386) 437-7382
Franklin	(850) 653-8977
Gadsden	(850) 875-8642
Gilchrist	(352) 463-3134
Glades	(863) 946-6020
Gulf	(850) 229-9111
Hamilton	(386) 792-6647
Hardee	(863) 773-6373
Hendry	(863) 612-4700
Hernando	(352) 754-4083
Highlands	(863) 385-1112
Hillsborough	(813) 307-8015 ext. 6006
Holmes	(850) 547-1112
Indian River	(772) 567-2154
Jackson	(850) 482-5028
Jefferson	(850) 342-0211
Lafayette	(386) 294-1950
Lake	(352) 343-9420
Lee	(239) 477-3600
Leon	(850) 488-5921
Levy	(352) 486-5213
Liberty	(850) 643-2339
Madison	(850) 973-3698
Manatee	(941) 749-3022
Marion	(352) 622-3205
Martin	(772) 287-1652
Miami-Dade	(305) 513-7700 or 311
Monroe	(305) 292-4591
Nassau	(904) 548-4980
Okaloosa	(850) 651-7560
Okeechobee	(863) 462-5776
Orange	(407) 650-4047 or (407) 836-3111
Osceola	(407) 343-7000
Palm Beach	(561) 712-6400
Pasco	(727) 847-8959 or (TDD) (352) 521-5137
Pinellas	(727) 464-3800
Polk	(863) 534-5600
Putnam	(386) 329-0379
Santa Rosa	(850) 983-5360
Sarasota	(941) 951-5283 or (941) 861-5000
Seminole	(407) 665-5102
St. Johns	(904) 824-5550
St. Lucie	(772) 461-5201 or (772) 462-1770
Sumter	(352) 569-6000
Suwannee	(386) 364-3405
Taylor	(850) 838-3575
Union	(386) 496-4300
Volusia	
Daytona Beach area	(386) 258-4088
West Volusia area	(386) 736-5980
Southeast Volusia area	(386) 423-3395
Wakulla	(850) 926-0861
Walton	(850) 892-8066
Washington	(850) 638-6203