



FLORIDA SENIOR LEGAL HELPLINE

1-888/895-7873

2023 STORM SEASON REMINDERS – BE PREPARED!

The 2023 Atlantic hurricane season began June 1 and continues through November 30. This resource will help you plan for a natural disaster and recover from one. If you have any disaster-related legal questions, you may call the Florida Senior Legal Helpline to make an appointment for free legal advice provided over the telephone.

MAKE A PLAN TODAY! DECIDE...

- 1. How will I receive emergency alerts and warnings?** If possible, download the FEMA mobile app (<https://www.fema.gov/mobile-app>) for disaster resources, weather alerts, and safety tips.
- 2. What is my shelter plan?** Check with local officials for updates on evacuation shelters for this year. If you evacuate to a community shelter, follow the latest guidelines from the Centers for Disease Control and Prevention (CDC). For up-to-date shelter information by county, go to <https://www.ready.gov/shelter> and <https://www.floridadisaster.org/planprepare/shelters>.
- 3. What is my evacuation route?** Check <https://www.ready.gov/evacuation> and <https://www.floridadisaster.org/planprepare/disaster-preparedness-maps>.
- 4. What is my family/household communication plan?**

FLORIDA'S DIVISION OF EMERGENCY MANAGEMENT HAS INSTRUCTIONS FOR HOW TO "MAKE A FAMILY PLAN" at <https://www.floridadisaster.org/planprepare>. The Division also coordinates with each local emergency management agency to maintain a registry for residents with special needs to register with their local emergency management agency to receive assistance during a disaster. See: <https://www.floridadisaster.org/snr>.

BUILD AN EMERGENCY KIT OF FOOD AND SUPPLIES. For recommended items, see: <https://www.ready.gov/kit>. The CDC also recommends supplies to help prevent the spread of COVID-19 or other viruses and the flu (for example, cloth face coverings, soap, hand sanitizer, and disinfecting wipes to disinfect surfaces). A printable list may be downloaded for ease of shopping.

PUT THESE ESSENTIAL DOCUMENTS IN A PLASTIC POUCH RIGHT NOW TO TAKE WITH YOU IN THE EVENT OF A DISASTER:

- Birth Certificate, Social Security Card, Driver's License, Passport, Military ID, Immigration/Visa documents for all family/household members
- Insurance Records (auto/homeowners/flood policies and agent contact information) and inventory of personal property (a list or photos)
- Deed, Title, or Lease for your dwelling
- Benefit Accounts Information (SNAP, disability, and/or workers' compensation)
- Bank Account information
- Credit Cards with latest invoices and other debt information
- Medical Records (health insurance cards, healthcare surrogate designation)
- Prescriptions and a list of medical providers with contact information

IF DISASTER STRIKES – TIPS FOR THE AFTERMATH:

- ✓ **SEEK** any assistance available for individuals as soon as possible. FEMA: 1-800/621-3362
- ✓ **DOCUMENT** all damages with photos ASAP for insurance claims as well as for possible federal, state, and charitable agency assistance. Try to take photos before any restoration or repair has been started and continue to do so as work proceeds and/or time passes.

- ✓ **KEEP** all receipts for cleanup and restoration expenses (such as material, labor, equipment rental, motel and food costs, etc.), and to show how you used any emergency assistance you may have received. You may be asked for this documentation long after the work has been done.
- ✓ **SEEK** legal advice on any disputed issue or for any entitlement you may have. Here are some examples of legal issues which may arise:

TENANTS – Florida law provides for your rights and your obligations if your rental unit is made uninhabitable or is severely damaged. Also, you may be entitled to assistance if your personal belongings are lost or destroyed.

FOOD ASSISTANCE – If you are a current SNAP recipient, you may be entitled to Replacement Benefits if your food was lost due to the disaster. If you aren't receiving SNAP now you may be eligible for Disaster Food Stamps and/or Expedited Food Stamps. Call DCF at 1-866-762-2237 or apply online: [https://dcf-access.dcf.state.fl.us/access/](https://dcf.access.dcf.state.fl.us/access/).

HOMEOWNERS – In general, you must continue to make mortgage payments and meet HOA and condo association obligations after a storm or other disaster. However, you may be entitled to a grace period due to the storm and/or to assistance from FEMA with required payments. Contact your lender or owner's association directly. If there is a grace period, ask for written confirmation. For issues with contractor fraud, make an online report to the Department of Business and Professional Regulation, <http://www.myfloridalicense.com/dbpr>, or call (850) 487-1395. To file a complaint with the Florida Attorney General's Office online, go to <https://myfloridalegal.com> or call 1-866-9-NO-SCAM. To make a report with the Florida Department of Agriculture and Consumer Affairs, go to <https://floridaconsumerhelp.com>.

CAUTION: Before signing an "Assignment of Benefits (AOB)," consult your insurance company. An AOB is a document signed by a homeowner to allow a third party such as a roofer or plumber to deal with and seek payment directly from the homeowner's insurance company. For details about AOBs, go to <https://www.floir.com/consumers/assignment-of-benefits-resources>.

EMPLOYEES - Disaster Unemployment Assistance may be available if your place of employment is closed or your work was otherwise interrupted by a storm or other disaster. For more information check the following website: <http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/disaster-unemployment-assistance>.

NOTE: applications are accepted only for a limited time after a disaster.

TAXES - If you are in an area affected by a hurricane, the IRS may grant you an extension on filing certain tax returns and making select payments. To find out, call the IRS at 1-800/829-1040. Mental Health/Disaster Behavioral Health - <https://www.samhsa.gov/find-help/disaster-distress-helpline> or call 1-800-985-5990 for year- round, immediate crisis counseling. For individual or group counseling, referrals and resources and community support go to www.turnto211.com/#needAlittle or call 1-850-717-4423.

SCAMMERS LOVE TO TAKE ADVANTAGE OF A DISASTER LIKE A STORM OR PANDEMIC. KNOW HOW TO PROTECT YOURSELF!

- Do your homework and get legal and other advice BEFORE signing any document or paper.
- Sign up for free scam alerts from the FTC at <https://ftc.gov/scams> · Check the AARP Fraud Watch Network, <https://www.aarp.org/money/scams-fraud/about-fraud-watch-network>.
- Call the Florida Attorney General's Price Gouging and Scams Hotline at 1-866-966-7226.



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