

An aerial photograph showing a long, multi-span bridge crossing a wide body of water. In the foreground, a small, sandy island with some palm trees and a few buildings is visible. The bridge has several support pillars and a curved design. The water is a deep blue, and the sky is clear.

Hurricane Preparation Post Hurricane Ian - Sanibel Island Visit

February 15, 2023

City of Sanibel

Hurricane Ian hit on Sept. 29 2022

Executive Board Suncoast League of Cities

Currently sit on “Big C” – Barrier Islands Govt. Council

And – Clearwater is a coastal community – I wanted to see first-hand and visit with other coastal community leaders

Indian Rocks Beach Mayor Cookie Kennedy –

Treasure Island Mayor Tyler Payne –

We took a trailer full of donations – food/household items

Why It Matters

Though Sanibel was a direct hit on a beach community – the impacts of Ian were felt throughout the State.

Morningside Meadows has early evacuation zones – and nearly all of Clearwater is vulnerable to storm surge and flooding.

Taking actions and making changes in response to our Vulnerability Study and our Rating Review will allow us to better prepare and will impact our city and residents' insurance costs.





Cost of rebuilding the bridge
\$285 million

Courtesy City of Sanibel



Only 4% of properties were NOT affected

Courtesy City of Sanibel



Rescue and debris clearing equipment brought in by barge

Courtesy City of Sanibel



The entire electrical grid was gone

Courtesy City of Sanibel



Debris was everywhere – in trees – in the water – cars, dumpsters, dead animals, furniture, contents of homes -

Courtesy City of Sanibel

We arrived on Feb. 15 and all Sanibel Island Department Directors – as well as the Fire Chief, Police Chief, and Mayor – met us and provided lunch and a 3+ hour presentation about what they experienced and learned from Hurricane Ian.





- From Sanibel CM Dan Sousa

Never take your eyes off the storm track

Storm surge is always predicted – rarely materializes – but it came here.

Hundreds of millions in damages even though their Planning Land Development Code- requires 70% conservation land – restricts development to 25-30% of your property –

Ian devastated everything.

- Pre-contract for anything and everything
- Boat shuttle service
- Diesel and propane delivery – diesel is preferable for generators
- Generator maintenance is needed every 8 days -
- Vehicle repair – especially tire repair
- Offer new resident information about what it means to live on barrier island – and evacuation zones (Maybe one or two seminars for new residents)
- Compose a list of residents who may have special needs

Safety of people and property was the top priority – but

Thousands of laborers came in

People arriving would steal from houses – one of the biggest challenges

People “self deployed” you don’t know who they are or what they are doing

It was a huge challenge!

The truth is we couldn’t protect every stoop –

Suggest – you have to come out with the crew yourself and supervise
(It’s a difficult topic to talk about ahead of time)

There are great people here to help – but many bad actors, too



Consider different types of pass systems:

- City Employees
- Resident
- Contractor
- Insurance
- Real-estate

Need to have accessible pass distribution center – (Rec. Staff helped with this)

Contractors were lined up – They had to be registered with the State

They had to bring paperwork and show it – verification before pass distribution

Pinellas County Pass System is Controlled by the Pinellas County Sheriff

Recovery Logistics and Survival



Base Camps

Food – Water – Sleeping – Showers – Bathrooms

FEMA Trailers – Sleep 24 and have AC

Generators

Charging Stations

Temporary Communication Towers

Laundry

Commercial Cook Tent – Provided two hot meals a day and two sandwiches

Finance

Collections to Date

	<u>Budget</u>	<u>Collected</u>	
Operating Ad Valorem Taxes	\$ 11,928,487	\$ 8,578,812	71.92%
Other Taxes	1,410,000	402,643	28.56%
Franchise Fees	970,000	638,345	65.81%
Charges for Services	3,004,614	613,271	20.41%
Other Income	242,500	305,000	125.77%
Gas Tax	753,475	345,900	45.91%
Building Permits	1,267,838	757,629	59.76%
Recreation Memberships	366,000	40,232	10.99%
Sewer Fees	8,249,545	2,567,687	31.13%
Beach Parking Permits	260,000	38,442	14.79%
Beach Parking Fees	4,327,983	4,745	0.11%



Notice what they budgeted vs. what they collected.



- HOW TO MAKE PAYROLL (**DEBRIS REMOVAL COST \$85 MILLION – OUR TOTAL BUDGET IS \$83 MILLION**)

Public Works

- RIGHT OF WAY LOOSE DEBRIS CLEAN UP AND RAKING CONTINUES
- SAND SCREENING OPERATION BEGINS
- WET DEBRIS REMOVAL OPERATIONS CONTINUE
- SUBMISSION OF HMGP (406) PROJECTS TO LEE COUNTY FOR LOCAL MITIGATION STRATEGY PLAN
- WORKING WITH CITY CONSULTANT FOR SUBMISSION OF FEMA (404) GRANT PROJECTS
- FILLING OF ERODED AREAS AT BEACH ACCESS POINTS WITH SCREENED SAND



- SOLID WASTE WAS A CHALLENGE
- NEEDED DUMPSTERS FOR GROCERY STORES TO GET RID OF ROTTING FOOD
- NEEDED TO ENSURE THEY SHUT DOWN THE WASTE WATER SYSTEM BEFORE THE STORM
- NEED ADDITIONAL GENERATORS TO OPERATE LIFT STATIONS
- SSO'S ARE AN ONGOING ISSUE (SANITARY SEWER OVERFLOW)
- EXPECT BOIL WATER NOTICES LONG TERM
- LOOK INTO MUTUAL AID AGREEMENTS WITH COMMUNITIES FARTHER AWAY FROM YOU FOR LIFT STATIONS
- CONTRACT WITH FEMA SPECIALISTS –
- BARGES ARE A GOOD WAY TO GET ON THE ISLAND – BUT ACCESS TO A BOAT RAMP WAS A CHALLENGE – AND INCREDIBLY LONG WAIT LINES
- MESSAGING ABOUT NUTRIENT CONTENTS IN LAKES
- SALT WATER INTRUSION AND FLESH EATING BACTERIA

Progress & Accomplishments



9/28/2022

Hurricane Ian Landfall



10/12/2022

1st Pass of Debris Collection Begins



10/27/2022

Day 16: 164,591 CY Collected
Exceeded Hurricane Irma Collection Total



11/07/2022

Day 27: 350,894 CY Collected
Exceeded Hurricane Charley Collection Total



1/21/2023

Day 101: Exceeded 1.5M CY Collected



02/20/2023

Last Day to Place Debris on the ROW
for Collection by Crowder Gulf



DAILY DEBRIS ACTIVITY REPORT

Daily Report For: 2/5/2023

Client: City of Sanibel

Mission: Florida Hurricane Ian DR-4673-FL

Debris Hauler: Crowder Gulf

Report Generated On: 2/6/2023

ROW Haul In Collection Detail

Sunday, February 5, 2023

Debris Hauler & Type	Daily Collection		Project to Date	
	Loads	CYD	Loads	CYD
Vegetation	70	3,310	15,130	775,848
Bulk Beach Debris	-	-	184	10,059
Dirty Sand	23	397	161	3,109
Construction & Demolition (CD)	77	3,815	16,501	841,891
All Collection Totals	170	7,522	31,976	1,630,947



Processed Debris Haul Out Detail

Sunday, February 5, 2023

Debris Type	Daily Haul Out		Project to Date	
	Loads	CYD	Loads	CYD
Reuse Mulch	-	-	63	6,487
Mulch	8	852	762	84,150
Compact CD	90	9,829	2,937	314,553
All Haul Out Totals	98	10,281	3,762	405,190

More than **1.63 Million cubic yards** of debris collected to date

PLANNING AND PERMITTING

- Permitting opened up about 6 weeks after hurricane
- On Feb. 15 they had over 2000 permits in the works
- Code enforcement was overwhelmed with people doing work without permits
- We have a 50% Rule – Can't spend more than 50% of the value of your home to repair it – or you'll have to raze it
- Went to all electric permitting
- Contracted with a company called CAP – Three contracts Council approved pre-storm to help with permitting
- Council approved waiving 25% of permitting fees
- Initially waived demolition fee

- PERMITTING NEEDED TO BE FLEXIBLE – THINK OUTSIDE THE BOX
- LENIENCY WITH MOBILE HOME – AND RV ON PROPERTY – WAIVED THAT PERMIT FEE (RESIDENTIAL OR COMMERCIAL)
- HAD TO THINK OUTSIDE THE BOX – BUT ALSO REMEMBER – WE HAVE A CITY TO RUN AND NO REVENUE STREAM –
- WE HAVE PAYROLL TO MEET
- 30 DAY BUILDING MORATORIUM POST STORM – DEMO PERMITS ONLY
- THEY TYPICALLY PROCESS 10 NEW HOUSE PERMITS A YEAR – THEY WERE AT THAT NUMBER ON FEB. 15

- CM HAD VERY SPECIFIC CRITERIA TO OPEN THE ISLAND TO THE PUBLIC
- 80% OF DEBRIS REMOVED FROM ROADS
- POLICE CHIEF MADE SURE HE HAD SUFFICIENT ASSETS TO KEEP THE ISLAND SAFE – TO MAINTAIN THE CHECK POINTS
- CURFEW SET – 7P – 6A INITIALLY THEN 12 A – 6 A
- NEEDED TO CONSIDER WHERE AND HOW TO ACCESS MAIL (PEOPLE ON SS – SSD)
- WHERE TO STAGE DEBRIS
- **NEED TO CONSIDER RESPONDER AND CITIZEN MENTAL HEALTH – AND TRAUMA ASSISTANCE**

Recreation



Courtesy City of Sanibel



Tarpon Bay Rd. Beach Park
After Hurricane Ian
September 29, 2022

Tarpon Bay Rd. Beach Park
Ready To Reopen
February 1, 2023



TAKEAWAYS

From Clearwater Police Dept.

Communication with Responding Agencies

Stress the importance of being patient with citizens, most have lost nearly everything.

Agency in-charge should provide a contact list of all supervisors from agencies assisting in the mission.

Provide daily briefing sheets to assisting agencies with updated information on road closures, beach access closures, FEMA and POD locations. Should also include local hospital addresses and command contact information.

Hydration and Nourishment

Supply your personnel with an adequate amount of hydration and food. Can not rely on host agency.

Provide relief/breaks to personnel assigned to posts. Most details required 12 hours on post without the ability to take a break.

Have a designated team providing water, electrolyte drinks, and **food to all personnel** on posts.

Communication with Citizens

Show compassion and maintain a professional demeanor.

Citizens are in a highly emotional state of mind.

Assisting agencies need to be provided with reference guides so that questions from citizens can be answered.

Takeaways from Clearwater Parks and Recreation

Training is key and must be made a priority in all city work groups

Cross training with other departments is critical

Our preparation level prior to a storm has been and must continue to be a priority

Parks are critical infrastructure to citizens particularly for children and families when schools are closed following a catastrophic storm event



There's no harm in hoping for the best as long as you're prepared for the worst.

-Stephen King



Calculating the Risk Index

Risk Index scores are calculated using an equation that combines scores for Expected Annual Loss due to natural hazards, Social Vulnerability and Community Resilience:

$$\text{Risk Index} = \text{Expected Annual Loss} \times \text{Social Vulnerability} + \text{Community Resilience}$$

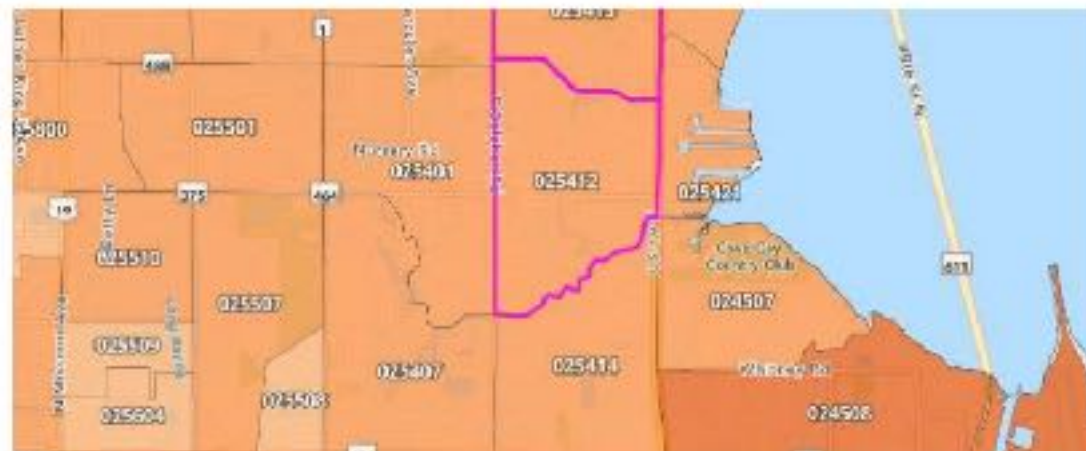
Risk Index scores are presented as a composite score for all 18 hazard types, as well as individual scores for each hazard type.

For more information, visit hazards.fema.gov/nri/determining-risk.

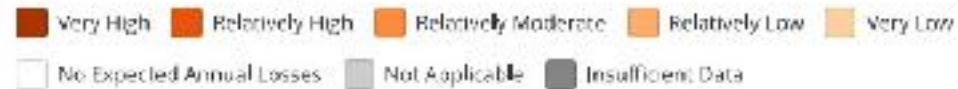


Expected Annual Loss

Expected Annual Loss measures the expected loss each year due to natural hazards.



Expected Annual Loss Legend



Rank	Community	State	EAL Value	Score
1	Census tract 12103025412	FL	\$1,370,881	82.58
2	Census tract 12103025413	FL	\$1,072,838	76.52

Community Resilience

Community Resilience measures a community's ability to prepare for anticipated natural hazards, adapt to changing conditions, and withstand and recover rapidly from disruptions.

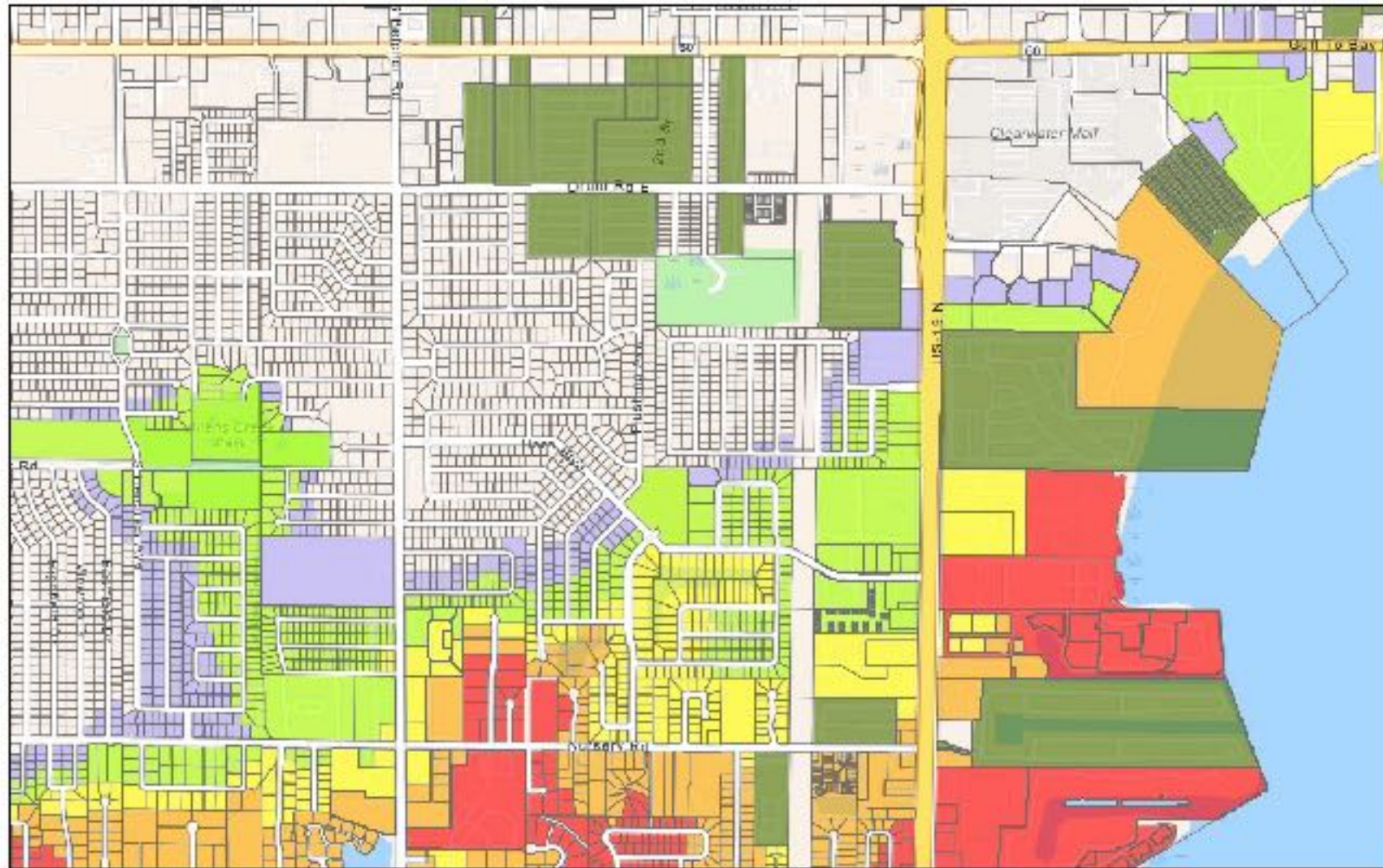


Community Resilience Legend

- Very High
- Relatively High
- Relatively Moderate
- Relatively Low
- Very Low
- Data Unavailable

Rank	Community	State	Rating	Score
1	Census tract 12103025412	FL	Very Low	6.8
1	Census tract 12103025413	FL	Very Low	6.8

Morningside Surge/Evac Zones



7/31/2023

Parcels - Pinellas County - Parcels

Evacuation Zones

A

B

C

D

E

MOBILE HOME



1:18,116

0 0.13 0.25 0.5 mi

0 0.2 0.4 0.8 km

County of Pinellas, RTDP, Proj. WFPD, Geoinc, SoftGraph, GeoIntelligence, Inc, MH+BRASSA, LDC/OK, HHO, NPS, US Census Bureau.

Road Closures

1 of 3

5th St - One Direction

Reason Construction

Description West bound closed due to private construction project

Alternate Coronado

Last update: 19 seconds ago



Evacuation Level

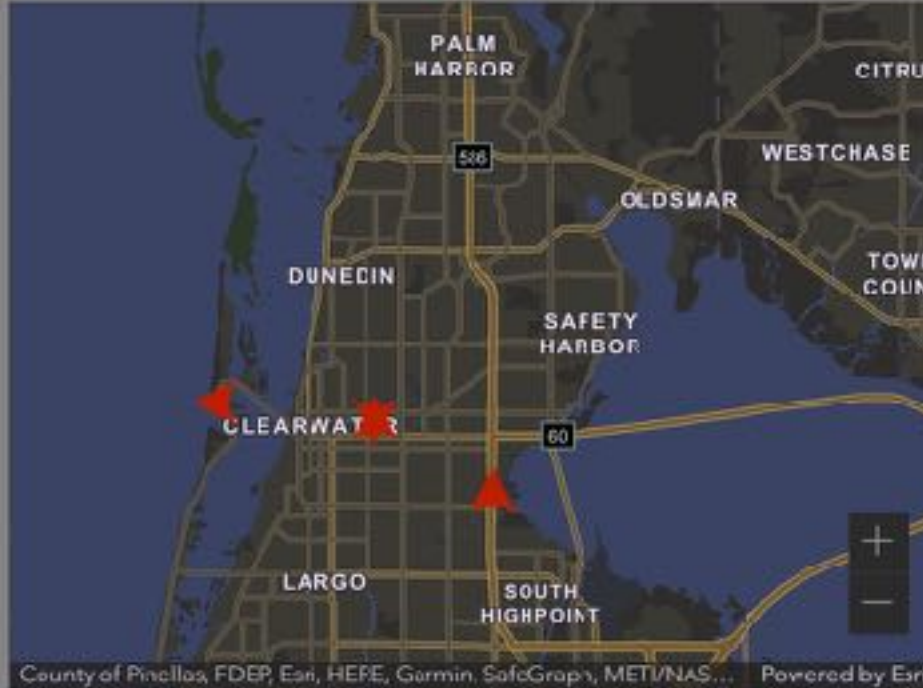
No evacuations ordered at this time

[Know Your Zone? Click Here](#)

Open Shelters



No Open Shelters



Utility Outage Maps

Duke Energy

Current Activity

No Active Incidents



Watches and Warnings

No Active Watches or Warnings

EOC Activation

3

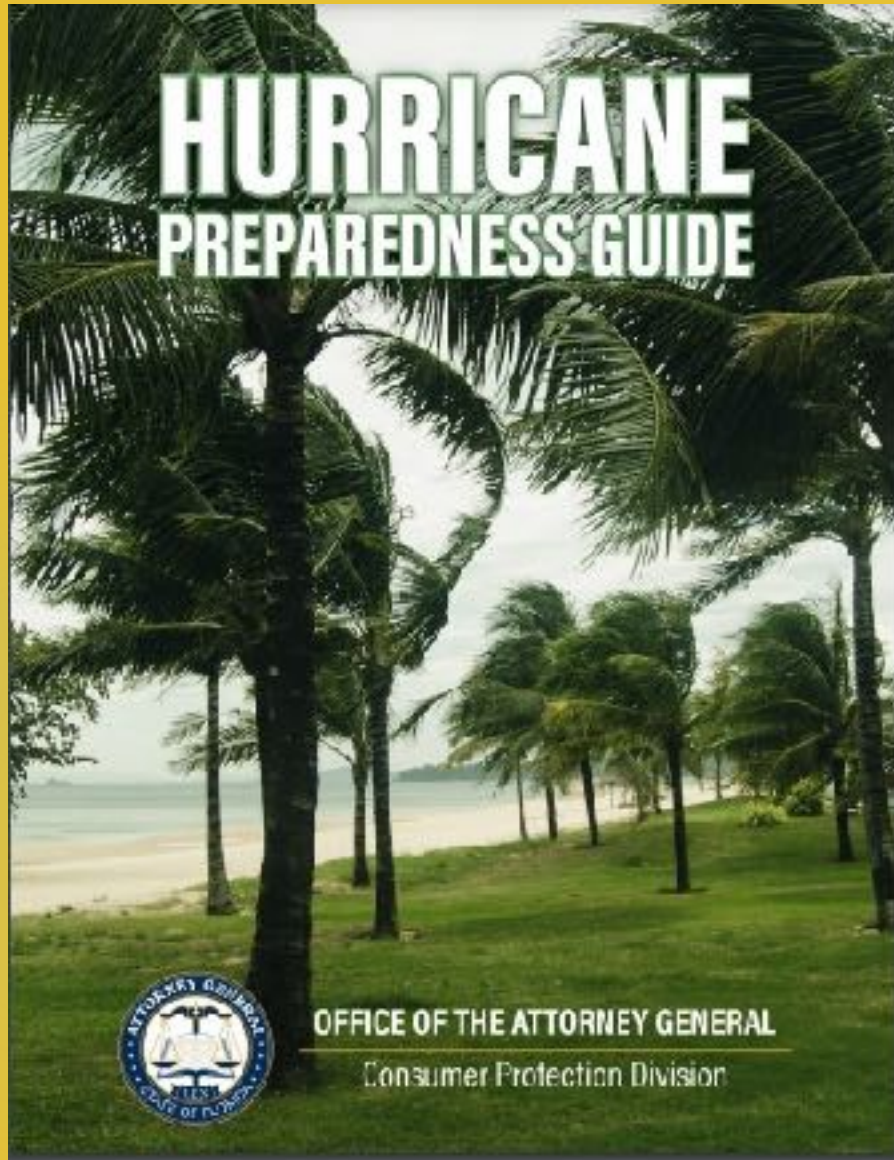
MONITORING

Public Assistance

No Active Locations

City Facility Status

Location	Status
Fire Station 44	Operational
Fire Station 45	Operational
Fire Station 46	Operational
Fire Station 47	Operational
Fire Station 48	Operational
Fire Station 49	Operational
Fire Station 50	Operational
Fire Station 51	Operational



State of Florida 2023 Hurricane Preparedness Guide

[Myfloridalegal.com](https://myfloridalegal.com)
hurricane preparedness guide

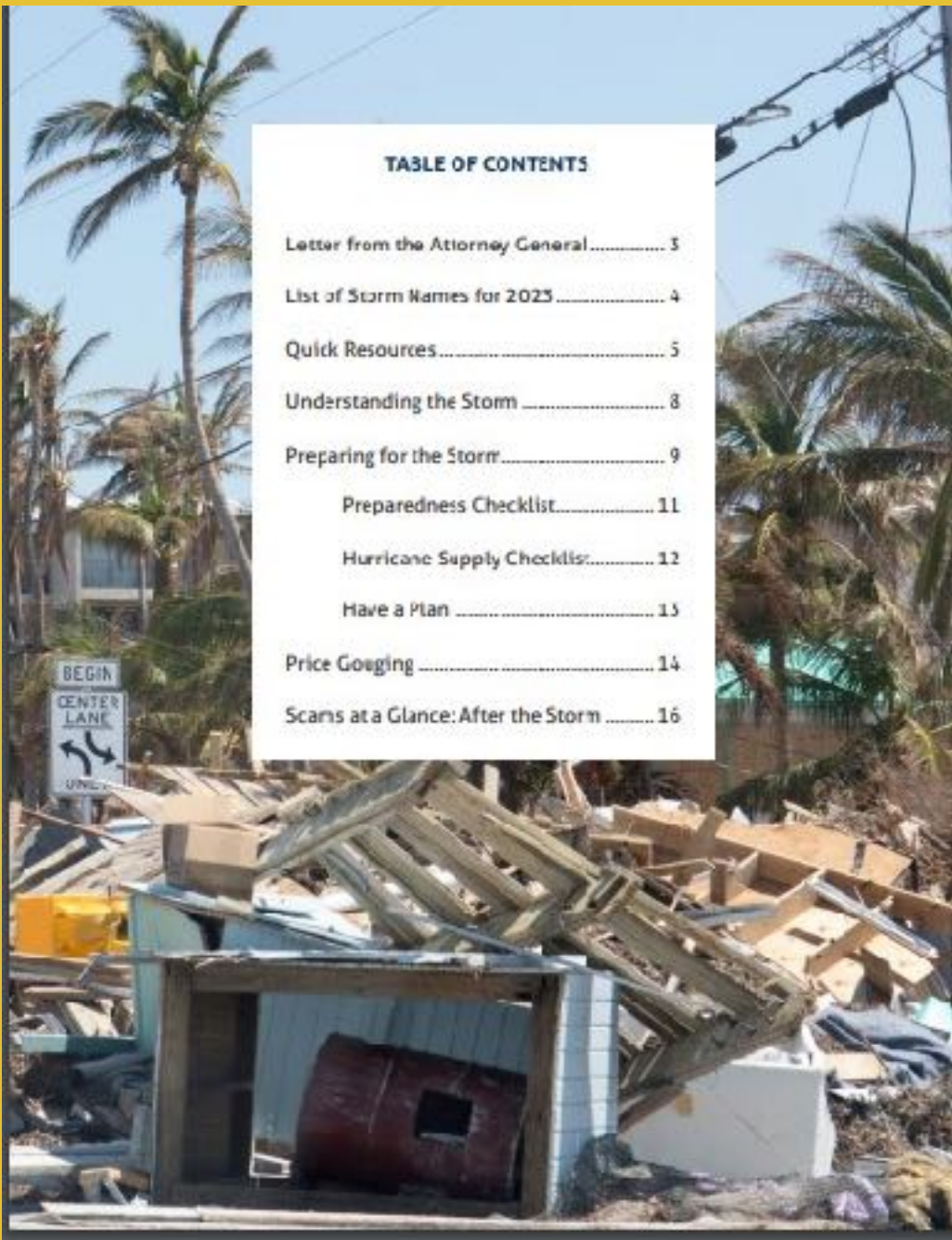


TABLE OF CONTENTS

Letter from the Attorney General 3

List of Storm Names for 2025 4

Quick Resources 5

Understanding the Storm 8

Preparing for the Storm 9

Preparedness Checklist 11

Hurricane Supply Checklist 12

Have a Plan 13

Price Gouging 14

Scams at a Glance: After the Storm 16

HURRICANE PREPAREDNESS GUIDE

UNDERSTANDING THE STORM

WATCH VERSUS WARNING

A **Hurricane Watch** means hurricane conditions (sustained winds of at least 74 mph) are possible in the announced area within 48 hours.

A Hurricane Watch should trigger your family's disaster plan, and proactive measures should be initiated such as securing a boat, leaving a barrier island, etc.

A **Hurricane Warning** means hurricane conditions (sustained winds of at least 74 mph) are expected in the announced area within 36 hours.

Once a Hurricane Warning has been issued, your family should be in the process of completing proactive actions and moving to the safest location to be during the storm.

THE SAFFIR-SIMPSON HURRICANE WIND SCALE

This scale estimates potential property damage. Hurricanes reaching Category 3 and higher are considered major hurricanes because of their potential for significant loss of life and damage. Category 1 and 2 storms are still dangerous, however, and also require preventative measures.

<p style="text-align: center;">Category 1</p> <p style="text-align: center;">(74-95 mph winds)</p>	<p>Dangerous winds will produce some damage. The damage is primarily contained to shrubbery, trees, foliage and unanchored homes; damage to roof, shingles, vinyl siding and gutters could result.</p>
<p style="text-align: center;">Category 2</p> <p style="text-align: center;">(96-110 mph winds)</p>	<p>Extremely dangerous winds will cause extensive damage. Considerable damage to shrubbery and tree foliage; some trees blow down. Major damage to exposed mobile homes. Some damage to roofing materials of buildings; some window damage. No major damage to buildings.</p>
<p style="text-align: center;">Category 3</p> <p style="text-align: center;">(111-129 mph winds)</p>	<p>Devastating damage will occur. Large trees blown down. Major damage to and removal of roof; some window and door damage. Some structural damage to small buildings. Mobile homes destroyed. Serious flooding at coast and many structures near coast destroyed; large structures near coast damaged by battering waves and loose debris.</p>
<p style="text-align: center;">Category 4</p> <p style="text-align: center;">(130-156 mph winds)</p>	<p>Catastrophic damage will occur. Severe damage to roofing materials, windows, doors and exterior walls. Complete failure of roofs on many small residences. Complete destruction of mobile homes. Major damage to lower floors of structures near shore due to flooding and battering by waves and debris. Most of the area will be uninhabitable for weeks or months.</p>
<p style="text-align: center;">Category 5</p> <p style="text-align: center;">(157+ mph winds)</p>	<p>Catastrophic damage will occur. A high percentage of framed homes will be destroyed. Complete failure of roofs on many residences and industrial buildings. Extensive shattering of glass in windows and doors. Small buildings overturned or blown away. Complete destruction of mobile homes. Major damage to lower floors of all structures less than 15 feet above sea level within 500 yards of shore.</p>

QUICK RESOURCES

Hurricane season begins June 1st. To avoid shortages or long lines, and to ensure you have the necessary items on hand for a storm, you should acquire and maintain nonperishable disaster items such as canned food, batteries, bottles of water, etc. prior to, or by, June 1st and maintain this stock of disaster preparedness items through the entire Hurricane Season, which ends November 30th each year.

Below are some resources which may help you before, during and after a natural disaster. Please note that some resources may only be accessible after a State of Emergency has been declared and may be limited by impact, severity and region.

PRE-STORM PREPARATION:

- For information on preparing for a hurricane or other disaster, visit the Florida Division of Emergency Management at FloridaDisaster.org.
- Additionally, explore the Federal Emergency Management Agency's disaster preparedness resources at Ready.gov.

HEALTH, FOOD, SAFETY AND SHELTER:

- In the event of a medical emergency or apparent criminal activity, call **911**.
- If you have an immediate housing need, text **SHELTER** and your **ZIP** code to **43362** to find a FEMA shelter in your area or visit FEMA.gov. You may also visit the Florida Division of Emergency Management at FloridaDisaster.org/shelters/ for an index of Florida shelters by county.
- If you have an immediate need for food, water or shelter, call the Red Cross at **1-800-RED-CROSS (1-800-733-2767)**.
- To see what storm-related watches, warnings or advisories are in effect for your area, visit the National Oceanic and Atmospheric Administration at Alerts.Weather.gov and scroll down to select the state or county of your choice.
- To determine whether your county or neighborhood is under a boil water notice or for additional information on ensuring water is drinkable, visit the Florida Department of Health at FloridaHealth.gov/Environmental_Health/Drinking-Water/Boil-Water-Notices.
- The U.S. Department of Health and Human Services offers a toll-free, multilingual and confidential support services hotline 24/7 through their Disaster Distress Helpline at **1-800-985-5990**.
- To find out what referral services are available in your community, call **211**.

LEGAL ASSISTANCE:

- Legal assistance is available to qualifying Floridians through a partnership between The Florida Bar Association and the American Bar Association. For more information, visit Florida.freeLegalAnswers.org.
- The Florida Justice Technology Center provides informational resources as well as a list of organizations that offer legal help to qualifying Floridians at FloridaLawHelp.org.
- The Florida Bar's disciplinary rules prohibit attorneys from soliciting individuals in person or by phone offering legal services unless they have been specifically asked to do so. Additionally, only licensed attorneys may offer legal advice or services. Ensure your attorney is licensed and in good standing at FloridaBar.org. Report any suspected unethical or unfair behavior as well as any unlicensed practicing of law to The Florida Bar's Attorney Consumer Assistance Program at **1-866-352-0707**.
- Bay Area Legal Services' Florida Veterans Legal Helpline provides assistance to veterans on a range of legal issues such as housing, family law, consumer and veterans benefit matters. Contact the Helpline at **1-800-400-0101**.

FINANCIAL RELIEF:

- Those experiencing financial losses due to a hurricane may be eligible for FEMA Disaster Assistance. To determine your eligibility or to apply for assistance, visit FEMA.gov or call **1-800-621-3362** or **1-800-462-7585** (TTY). There is no fee to apply or to receive assistance.
- Immediate foreclosure relief may be available from the U.S. Department of Housing and Urban Development to individuals located in federally designated disaster areas. For more information visit HUD.gov or HUD.gov/Espanol.
- In the event of a disaster, the Governor has the option to activate the Emergency Bridge Loan Program via executive order. A bridge loan, facilitated by the Florida Department of Economic Opportunity, is a short-term, interest-free loan offered to support businesses that experience physical or economic damage due to a hurricane. For more information, visit FloridaDisasterLoan.org.
- Disaster loans may be available from the U.S. Small Business Administration to qualifying businesses to cover losses not fully paid for by insurance or other relief methods. For more information, visit DisasterLoan.SBA.gov. There is no fee to apply for or receive assistance.
- Disaster Unemployment Assistance may be available through the Florida Department of Economic Opportunity to qualifying Florida residents whose jobs were adversely affected due to a hurricane. For more information, visit FloridaJobs.org and enter "Disaster Unemployment Assistance" in the search box at the top of the webpage.
- The Florida Department of Children and Families may offer additional emergency services to Floridians during times of disaster. For more information, visit MyFLFamilies.com/dlbasem.
- Contact your lenders, financial institutions and service providers to see what programs they may offer. Following a hurricane or other disaster, many businesses institute programs to ease the financial burdens on their customers during the aftermath by restructuring or delaying payment plans, waiving late fees, forgiving overages and more. From mortgage servicers to phone plan providers, contact the institutions you use to determine what your options are. Prior to signing up, be sure you understand any requirements the program may have such as additional fees, accrual of interest and doubling of your next monthly payment.

CONSUMER PROTECTION:

- The State of Florida has tough price gouging laws in place to protect residents and guests during a declared State of Emergency. Report suspected price gouging by:
 - Downloading the "No Scam" app, available for free on Apple and Android app stores in both English and Spanish;
 - Reporting online at MyFloridaLegal.com by clicking on the Price Gouging button and choosing the related emergency; or
 - Calling the price gouging hotline at 1-866-9-NO-SCAM (1-866-966-7226).
- Verify any individual or business you hire to make repairs with the Department of Business and Professional Regulation at MyFloridaLicense.com. Ensure that they are licensed for the type of work they will be performing. Also check with their insurance provider to confirm they are insured and their policy is current.
- Following a hurricane, the Florida Department of Financial Services Division of Consumer Services stands ready to assist consumers with insurance-related questions and offers additional resources. Contact their office at 1-877-693-5236 or online at MyFloridaCFO.com.
- The Florida Office of Insurance Regulation is also available to assist consumers with insurance issues and offer resources at FIOIR.com.
- Those who suspect disaster-related fraud, waste, abuse or mismanagement should report it to the FEMA Disaster Fraud Hotline at 1-866-720-5721 or online at Justice.gov/DisasterComplaintForm.



PREPARING FOR THE STORM

In anticipation of a storm, it is important to ensure that you have done everything you can to prepare your home, property or business.

Strengthen your home.

Declutter drains and gutters. Bring in outside furniture, garden décor and lawn ornaments. Trim trees and loose foliage prior to storm season. Consider boarding windows with plywood or purchasing hurricane shutters.



Hurricane shutters.

Approved hurricane shutters and impact protective systems can offer protection for your home or business. Not all hurricane shutters or impact protective systems meet the standards set by the Florida Building Commission or your local building authority. For the Florida Building Commission to approve a product designed for a window, the product must be part of the complete window system and assembly. Window films and related products, which are typically attached only to the frame of a window, do not protect the window against windstorms.

Ensure you are buying a quality product:

- Ask to see the product approval by the Florida Building Commission or local building authority. Visit FloridaBuilding.org to verify the approval number supplied.

Note: Be aware that some products may have been tested by a lab that is accredited by the Florida Building Commission or Miami Dade County, but that does not mean the product is an approved form of storm protection. Test results for a product may refer to the lab's accreditation, but this is not equivalent to a product approval.
- Check with your city or county to determine whether you need a permit to install the products on your home. In most cases, a permit will not be issued without proper documentation of the product approval.
- Report any company that is making fraudulent claims about window film or other unapproved products by calling the Attorney General's hotline at 1-866-9-NO-SCAM.
- Know that your insurance provider may provide discounts for hurricane mitigation.



HURRICANE PREPAREDNESS GUIDE



Protect your car.

A tropical storm or hurricane can produce devastating flooding and wind-borne debris that can damage vehicles. In order to protect your vehicles, consider the following tips:

- Park in a safe location. Store your car inside a garage if possible. If a garage is unavailable, park your car close to a building and avoid parking under power lines or trees. Move your car to a higher elevation if you live in a floodplain.
- Fill your car's gas tank before the storm so if you need to evacuate or get help after the storm, you will have enough gas to do so.
- Remove non-essential items from your car's exterior.
- Store important car documents safely in a plastic bag and take photos of your car's interior and exterior to provide to your insurance company in the event damage occurs.
- Avoid driving in a flood. It is often difficult to tell how deep a puddle may be; even one foot of standing water can damage your car.



Determine what to do with pets.

Whether you decide to evacuate or stay in your home, you will need to make plans in advance for your pets. Not all emergency shelters accept pets, so it is important to do your research in advance to find out where the pet-friendly shelters are located near you. Put together a pet disaster supply kit that includes medications, medical records, a first aid kit, sturdy leashes and/or carriers, food and water.



Protect your neighbors.

If you live near senior adults or those who may need additional help, check in with your neighbors to see if they would like assistance securing hurricane plans, gathering supplies or preparing their homes for the hurricane season.



Don't forget about your business.

Tropical storms and hurricanes can impact organizations. It is important to understand the risks and potential impacts in order to prepare accordingly. Experts estimate that 75 percent of businesses without a continuity plan will fail within three years of a disaster.

HURRICANE PREPAREDNESS GUIDE

PREPAREDNESS CHECKLIST

Complete this checklist to ensure your home and belongings are as protected as possible before a storm event hits.

- Close and lock your windows.
- Inspect each window and door and reseal if necessary.
- If your doors could use some additional reinforcing, purchase and install a bolt kit from a hardware store.
- Bring all outdoor furniture, decor and children's toys inside.
- In advance of hurricane season, trim any tree branches that are breaking, dead or near windows or your roof. Once a storm is threatening your area, trimming is discouraged as debris may not be picked up and can become projectiles during a storm.
- Clean out your gutters.
- Store any valuables in waterproof containers.
- Turn your refrigerator and freezer to their highest settings as a precaution to eliminate food waste due to power outage.
- Find a "safe zone" in your home.
- Move your hurricane supplies to your "safe zone."
- Print out your insurance coverage documents and store them in a waterproof container.
- Review your insurance coverage.
- Use surge protectors to protect your electrical appliances and property.
- Fill an extra bathtub with water if possible or fill empty gallon jugs/2-liter bottles with water to use for showering, cleaning and rinsing.



HURRICANE SUPPLY CHECKLIST

- Water – One gallon daily per person for 3-7 days
- Food – Enough for 7 days
 - Non-perishable packaged or canned food
 - Formula and food for infants or those with dietary needs
- Non electric can opener, paper plates, plastic utensils
- Flashlights and extra batteries
- First aid kit, sunscreen and bug spray
- Medications⁹ – two week minimum supply
- Radio – Battery-powered or hand-crank weather radio
- Special items for babies, the elderly and those with special needs
- Toiletries
- Full tank of gas in your vehicle
- Ensure electronic devices such as cell phones and back-up batteries are fully charged. Car chargers are useful to help charge devices if you don't have power.
- Spare propane tank or charcoal for your grill, along with matches or lighters
- Cash – banks and ATMs may not be available
- Important documents in a waterproof container¹⁰
 - Insurance cards
 - Medical records
 - Bank account and credit card information
 - Social Security cards
 - Birth and marriage certificates
 - Documentation of valuables
 - Important phone numbers
- Pet care items
 - Enough food, water and medication items to last 7 days
 - Identification and vaccination information
 - A carrier or cage
 - Leash and muzzle
- Portable battery bank for electronic devices

⁹ Florida law allows pharmacists to refill your prescribed medications early if the county where you reside is:

- Currently under a hurricane warning issued by the National Weather Service;
- Declared by an executive order issued by the governor to be under a State of Emergency; or
- Operating its emergency operations center and its emergency management plan.

¹⁰ If you need to quickly store important documents, place them in your dishwasher and engage the locking mechanism. Dishwashers have a water-tight seal that can help protect your documents.

IN THE PATH OF THE STORM: HAVE A PLAN

IF YOU STAY	IF YOU EVACUATE
Consider staying in your home if you are not ordered to evacuate, you do not live in a mobile home, you have a disaster survival kit prepared and you have mitigated the threat to your home by trimming trees and safeguarding windows and doors.	Plan to evacuate if your county issues a mandatory evacuation order, you live in a mobile home, your home was built prior to 1975 or if your home is vulnerable to storm surges or flooding.
List a safe, interior room with no windows where your family will gather during a storm: _____	Know evacuation routes: _____
Know your child's school or daycare disaster plan and list important contact numbers: _____	_____
Designate a meeting place should your family get separated: _____	Designate a family member or friend in a safer area who could house your family during an evacuation: _____
List neighbors who have an emergency generator: _____	List emergency shelters in your area: _____
List neighbors who have emergency medical training: _____	List a family member your family will contact in case of separation: _____
List neighbors who live alone or may otherwise need assistance during an emergency situation: _____	Know that pets are not allowed at Red Cross shelters and many other emergency shelters. List pet-friendly shelters or vets in your area that offer emergency boarding services: _____
If you board your pet(s) at a vet during a storm, note the name, address and emergency contact: _____	_____
_____	_____
_____	_____

SCAMS AT A GLANCE: AFTER THE STORM

Every emergency or natural disaster brings out unscrupulous individuals who seek to take advantage of the sick and pray on those in distress. The following scams are among the most prevalent during these times:

BUILDING REPAIR AND CONTRACTING SCAMS

Qualified contractors are in high demand following a disaster, making conditions ideal for scam artists. If your home is in need of repair, be sure to follow these tips when hiring a contractor:

- Be wary of anyone who approaches you unsolicited or says they can perform your repairs at a discount with leftover supplies from another job.
- Have your insurance company evaluate the damage before arranging repairs to ensure that the work will be covered under your policy.
- Get at least three written, itemized estimates or bids on repairs.
- Verify that the contractor has a license from the Department of Business & Professional Regulation or your county construction licensing board. A licensed contractor can be looked up and verified at MyFloridaLicense.com.
- Beware of companies/individuals who only produce an occupational license or a corporate filing when you request information regarding the business. These documents only prove that certain funds were paid to the government.
- Research the company and its reputation - ask for references. In addition to BRPR, you may also contact the Attorney General's hotline by calling 1-866-9-NO-SCAM and the Better Business Bureau at bbb.org to see if there are complaints against the company.
- Check for proof of insurance, preferably general liability and worker's compensation insurance, and verify with the insurer that their policies are current.
- Secure the contractor's bond and verify with the bonding agency. While not required, bonding adds another layer of protection for consumers.
- Be wary of anyone offering to reduce or rebate your homeowner's insurance policy deductible in exchange for using their services. Florida law prohibits contractors from paying, waiving or rebating any part of a deductible on repairs made to property covered by an insurance policy.
- Never pay the full amount of a repair up front and hesitate before providing any large deposits. Florida law requires a contractor to apply for a permit within 30 days and start work within 90 days if he collects more than 10 percent of the contract up front.
- Read the entire contract, including the fine print before signing and ensure that the contract includes the required "buyer's right to cancel" (within 3 days) language.
- Do not sign any document through an electronic device unless you have time to review the entire document first. You may wish to request a hard copy of the document to allow time for a complete review of the terms.
- Homeowners may unknowingly have liens placed against their properties by suppliers or subcontractors who have not been paid by the contractor. If the contractor fails to pay them, the liens will remain on the title. Insist on releases of any liens that could be placed on the property from all subcontractors prior to making final payments.
- Do not sign a certificate of completion or make final payment until you are satisfied with the work performed.

ASSIGNMENT OF BENEFITS ISSUES

An Assignment of Benefits (AOB) is a document that allows insurance policyholders to assign over their insurance rights or benefits to a third party after the policyholder suffers a loss. This allows the third party to file an insurance claim, make repair decisions and collect on benefits without the policyholder's involvement. While AOBs can offer convenience to policyholders attempting to navigate the insurance claims process, unscrupulous individuals and companies may seek to take advantage of the power an AOB provides them. If your home is damaged, keep the following in mind as you seek to make repairs:

- Be aware that Florida law recently changed and now prohibits the assignment of post-insurance benefits for any policy written after January 1, 2025.
- Contact your insurance company prior to signing the AOB. You may find a list of contact numbers for insurance companies at: <https://flor.com/consumers/assignment-of-benefits-resources>.
- Know that you are not required to sign an AOB in order to have repairs made or to process an insurance claim.
- Know that the AOB agreement must contain a written, itemized, per-unit cost estimate of the services to be performed under the agreement.
- Be wary of any company that pressures you to sign or insists upon the use of an AOB in order to do repairs.
- Read the entire contract carefully to ensure you are not signing over your benefits without your full knowledge and consent. Some unscrupulous contractors may attempt to hide an AOB within a lengthy repair contract.
- Know that an AOB contains language that, once executed, would prevent you from communicating with your insurance company about the claim.
- Do not sign an AOB if there are blank spaces in the document.
- Know that legislation that became effective July 1, 2019, allows new AOBs to be rescinded within 14 days of execution of the AOB.
- Know that this 2019 legislation also allowed new AOBs to be rescinded at least 30 days after the scheduled work start date if the assignee has not begun substantial work. Or if no start date is listed, a new AOB can be rescinded at least 30 days following the execution date if the assignee has not begun substantial work.

TREE SERVICE SCAMS

Heavy winds from a hurricane or tropical storm can litter roads and yards with uprooted trees. If you plan to have nearby trees removed to protect your home from danger or have fallen trees needing to be removed after a storm, follow these tips to avoid problems when hiring a tree removal service:

- Be wary of anyone who approaches you unsolicited about tree removal.
- Get multiple written estimates and ask whether debris removal is included in the estimate.
- Research the company and its reputation - ask for references, contact the Attorney General's hotline at 1-866-9-NO-SCAM and the Better Business Bureau online at bbb.org to see if there are complaints against the company. Contact the state Department of Business & Professional Regulation's website at: MyFloridaLicense.com to see if the company is licensed.
- Check for proof of insurance and verify with the insurer that their policy is current.
- Never pay the full amount up front and do not make a final payment until you are completely satisfied with the work done.

HURRICANE PREPAREDNESS GUIDE

CHARITY SCAMS

Charity scams are particularly effective after a disaster, during which numerous disaster-specific charities crop up. If you would like to donate to help with disaster relief, consider these tips:

- Avoid solicitors that use high-pressure tactics or are hesitant to provide additional information on the charitable organization.
- Be wary of any unsolicited calls, texts, emails or social media messages soliciting donations.
- Consider donating to an established disaster-relief charity.
- Obtain a copy of the charity's registration documents from the Florida Department of Agriculture and Consumer Services at **1-800-HELP-FLA (1-800-435-7352)** or FDACS.gov/ConsumerServices.
- Contact the Attorney General's hotline by calling **1-866-9-NO-SCAM** or call the Better Business Bureau's Wise Giving Alliance at **703-276-0100** to determine if the charity you are donating to has any complaints against them.

DISASTER RELIEF SCAMS

FEMA offers disaster relief to eligible victims through various programs. When seeking aid, consider the following:

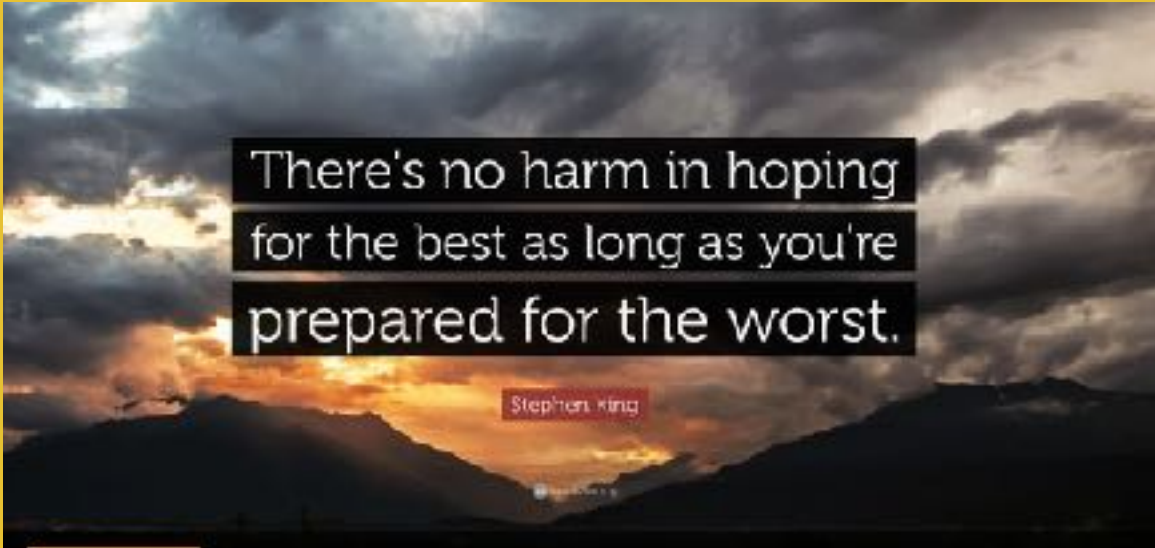
- No state or federal disaster relief agency will call you for your financial information.
- State and federal workers carry identification and will not ask for or accept cash or gift cards.
- Know that applications for federal FEMA relief programs are free and can be accessed at DisasterAssistance.gov or by calling **1-800-621-FEMA (1-800-621-3362)**.
- Be wary of anyone who offers to fill out, assist with or expedite your application as they may be seeking access to your personal information.

WATER TESTING AND TREATMENT SCAMS

Water mains and personal wells can be affected during hurricanes, and dishonest companies and individuals may offer pricey tests and devices to make water safe. Avoid falling victim by following these tips:

- If someone claims to be a representative of your city, county or utility provider needing to inspect your water line or well, ask for proof of identification. Consider calling the agency directly to confirm if the representative is legitimate.
- Avoid "free" water tests as the tester is likely only interested in selling their water treatment device. If you are in need of a water quality test, seek information on qualified testing laboratories from the Florida Department of Health at **850-245-4444**.
- Watch your local media for any water safety alerts. If you doubt the safety of your water, contact your local health department or utility. Local water utilities are required to test water quality on a regular basis.
- If in doubt, boil water vigorously for one to three minutes or drink bottled water.

Anyone who encounters a scam before or after a hurricane or other natural disaster should contact the Florida Attorney General's Office at MyFloridaLegal.com or at **1-866-9-NO-SCAM (1-866-966-7226)**. To report suspected price gouging, download the "No Scam" app from the Apple and Android stores for free—available in English and Spanish.



There's no harm in hoping
for the best as long as you're
prepared for the worst.

Stephens King