



ONE-STOP HURRICANE RESOURCE GUIDE



*Strengthening Homes
and Safeguarding Families*

FLASHTM
FEDERAL ALLIANCE FOR SAFE HOMES
www.flash.org

UF UNIVERSITY of
FLORIDA

9TH EDITION

WELCOME

No one knows when Florida will be hit by the next hurricane, but scientists and disaster safety officials agree that it's not a question of "if", only a matter of "when".

The Federal Alliance for Safe Homes, Inc. – FLASH®, the Florida Office of Insurance Regulation (FOIR) and the University of Florida (UF) present the ninth edition "One-Stop Hurricane Resource Guide" for Florida. This quick reference guide provides information to help you and your family prepare for hurricane season.

New to this edition is an expanded Prepare Your Home section with information on how to strengthen your home, perform a Do-It-Yourself (DIY) inspection and find a licensed contractor. This edition also contains updated contacts for Florida's County Emergency Management Offices, the National Weather Service and the American Red Cross.

Together, FLASH, FOIR and UF share a commitment to further a "culture of preparedness" in the State of Florida by strengthening homes and safeguarding families from disasters.

We encourage every Floridian to get a plan before disaster strikes. The One-Stop Hurricane Resource Guide can serve as a helpful tool in your preparations.

FOR MORE INFORMATION VISIT US ON THE WEB AT:

www.flash.org

www.floir.com

www.solutionsforyourlife.ufl.edu



PREPARE YOUR FAMILY

PREPARING YOUR FAMILY

For detailed information, go to www.flash.org.

Developing a Family Action Plan

A family action plan can keep residents safe and out of harm's way in a severe weather event. Once the family develops and finalizes the action plan, be sure to practice it frequently.

- Discuss the type of hazards that could affect the family. Know the home's vulnerability to storm surge, flooding, wind and tornadoes.
- Determine if the home is located in a storm surge evacuation zone. If so, know exactly where to go to reach safe shelter, and know how to get there.
- If the home is located outside a storm surge evacuation zone, and the home is well constructed, its residents still need to have a hurricane plan.
- Locate a safe room or the safest areas in the home for each hurricane hazard. Sometimes the safest areas may not be in the home, but within the community.
- Determine escape routes from the home and a designated meeting place nearby.
- Designate an out-of-state contact so all family members have a single point of contact.
- Make a plan now for what to do with pets if the family needs to evacuate. Most hurricane shelters do not accept pets.
- Post emergency telephone numbers. Make sure children know how and when to call 9-1-1.
- Review insurance coverage as flood damage is not usually covered by homeowners insurance.
- Stock non-perishable emergency supplies and a disaster supply kit.
- Monitor NOAA weather radio for official, real-time weather information.
- Take First Aid, CPR, and disaster preparedness classes.



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PREPARE YOUR FAMILY

Creating a Disaster Supply Kit

A well-stocked disaster supply kit can save untold hardships in an emergency situation. Be sure to gather the following items to ensure the family's basic comfort and well being.

- Cash – Banks and ATMs may not be open or available for extended periods.
- Water – At least one gallon daily per person for three to seven days.
- Food – At least enough for three to seven days, including:
 - Non-perishable packaged or canned foods/juices
 - Foods for infants or the elderly
 - Snack foods
 - Manual can opener
 - Vitamins
 - Paper plates/plastic utensils
- Radio – Battery operated and NOAA weather radio
- Blankets / Pillows, etc.
- Clothing – Seasonal / Rain gear / Sturdy shoes
- First aid kit / Medicines / Prescription drugs
- Special items for babies and the elderly
- Toiletries / Hygiene items / Moisture wipes
- Flashlight
- Batteries
- Keys
- Toys / Books / Games
- Important documents in a waterproof container:
 - Insurance policies
 - Medical records
 - Bank account numbers
 - Social Security card, etc.
- Tools
- Vehicle with full tank of gas
- Pet care items:
 - Proper identification / Immunization records / Medications
 - Ample food and water
 - A carrier or cage
 - Muzzle and leash



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Using An All Hazards NOAA Weather Radio

The National Weather Service's NOAA Weather Radio (NWR) provides critical life-saving information for you and your family. NWR broadcasts warnings and post-event information for all types of hazards including:

- Severe Weather, such as hurricanes, tornadoes, floods;
- Natural Disasters, such as earthquakes, forest fires, volcanic activity;
- Technological Accidents, such as chemical release, oil spill, nuclear power plant emergencies, maritime accidents, train derailments; and
- National Emergencies, such as terrorist attacks.

You can find weather radios at many retail outlets, including electronics, department, sporting goods, and boat and maritime accessory stores and their catalogs. Weather radios can also be purchased via the Internet from online retailers or directly from manufacturers. Prices for weather radios range from approximately \$30 to \$100. For more information, including a list of weather radio manufacturers, visit www.nws.noaa.gov/nwr/nwrrcvr.htm.

NWR Frequencies in Florida

NWR is available on the following megahertz frequencies: 162.400, 162.425, 162.450, 162.475, 162.500, 162.525, and 162.550.

Properly Placing a NWR in the Home

Receivers should be placed near a window and away from (or in between) metal wall studs. It may require a small external antenna in mobile homes or buildings with metal wall studs.



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Safety Tips During A Power Outage

Whether a power outage in your home is caused by grid failure or severe weather, you can take the following steps to prepare and respond. Include power outages in your family disaster plan, identifying alternate means of transportation and routes to home, school or work.

- Keep extra cash on hand since an extended power outage may prevent you from withdrawing money from automatic teller machines or banks.
- Keep a supply of non-perishable foods, medicine, baby supplies and pet food as appropriate on hand. Allow one gallon of water per person per day.
- Avoid opening the fridge or freezer. Food should be safe as long as the outage lasts no more than 4-6 hours.
- Have one or more coolers for cold food storage, in case power outage is prolonged. Perishable foods should not be stored for more than two hours above 40 degrees Fahrenheit.
- Have an emergency power supply for anyone dependent on medical equipment requiring electricity.
- Keep a supply of flashlights, batteries, and a battery-powered radio on hand. Do not use candles as they pose a fire hazard.
- Connect only individual appliances to portable generators and never plug a generator into wall outlets.
- Use gas-powered generators only in well-ventilated areas.
- When driving, be careful at intersections – traffic lights may be out, creating a dangerous situation. Treat all intersections, where lights are not working, as 4-way stops.
- Turn off any electrical equipment that was in use prior to the power outage.
- Turn off all lights but one (to alert you when power resumes).
- Check on elderly neighbors, friends or relatives who may need assistance if weather is severe during the outage.

During a power outage, resist the temptation to call 9-1-1 for information – that's what your battery-powered radio is for. Don't plug emergency generators into electric outlets or hook them directly to your home's electrical system – as they can feed electricity back into the power lines, putting you and line workers in danger. Keep your car fuel tank at least half-full (gas stations rely on electricity to power their pumps). When power is restored, wait a few minutes before turning on major appliances to help eliminate further problems caused by a sharp increase in demand.



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Hurricane Evacuation in Florida

The State of Florida uses a regional evacuation concept to coordinate the traffic flow of residents who must evacuate because of an approaching hurricane. The amount of time needed to evacuate an area depends upon a variety of factors that include the size of the vulnerable population, high hazard areas and transportation routes. Evacuation is a difficult process not only for the evacuee who may spend hours waiting in traffic, but for those emergency professionals who must devote their skills to ensuring residents are moved quickly and safely.

All Floridians who live in designated evacuation zones or mobile homes are encouraged to develop their own personal evacuation plans and identify local alternative family and community resources for safe shelter. Evacuation is never easy and evacuees should be prepared for the following:

- Extremely heavy traffic with slow highway speeds; residents in highly vulnerable areas should leave the area sooner rather than later;
- Access to gas stations, restaurants and restroom facilities will be severely limited;
- No one should enter an evacuation route without a full tank of gas;
- Evacuees should bring identification, insurance papers, and other important documents;
- Evacuees should bring enough water, snack items, cash and medications;
- Evacuees must obey all special traffic signs and law enforcement orders;
- Move disabled vehicles from the travel lanes, if possible;
- Dial 9-1-1 only when there is a life-threatening emergency;
- Motorists should avoid slowing down or stopping to talk to emergency workers except in a life-threatening emergency; and
- Limited information will be available to motorists on either a public radio station on the FM band or the state highway safety frequency at AM 1640.

Reverse Evacuation Lanes

Because of the unpredictability of tropical weather systems, the State of Florida may consider, in the most extreme circumstances, initiating a “reverse lane” operations on preselected evacuation routes. This means certain highways have been designated as potential one-way routes to allow traffic on both sides of the highway to flow in one direction.

This is a limited, special operation that will only take place during daylight hours and will cease operations as tropical storm force winds approach the evacuation area. The Governor, in coordination with state and local emergency managers, will determine if such an operation is necessary on a case-by-case basis.

For more information regarding hurricane preparedness and evacuation tips, see www.floridadisaster.org.

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People with Disabilities

People with disabilities often require assistance and additional lead time in order to prepare for a disaster. The following list, while not exhaustive, provides some practical tips for those with special needs.

- Establish a personal support network. This network of friends, family and neighbors can assist in disaster preparations and getting you to a safe place.
- Post emergency instructions on the refrigerator to include medication dosages, necessary equipment and emergency contacts.
- Register with local emergency management and fire departments.
- Identify multiple evacuation routes at home and at work.
- Ask your employer to include and test these plans.
- Carry with you at all times emergency health information and emergency contacts. A medical alert tag or bracelet to identify your disability can prove helpful.
- Have an alternate means of communication, like a dry erase board or writing tablet and markers.
- When calling 9-1-1, tap the space bar to engage the TDD system.
- Install fire safety devices in the home, such as fire extinguishers and smoke alarms with a vibrating pad or flashing light. Consider also installing an alarm with a strobe light outside the home to alert neighbors. Test alarms and extinguishers regularly and replace smoke alarm batteries every six months.
- Keep a flashlight, whistle or bell handy to signal whereabouts to others.
- Stock emergency supplies, such as batteries, blankets, cash, non-perishable foods, medications, water and a weather radio.



For more information on how to prepare children with special health care needs, please visit www.aap.org/advocacy/emergprep.htm.

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PREPARING YOUR HOME

Seven Steps to a Wind Resistant Home

Preparing a home for a hurricane requires time and attention; however, performing the following seven steps now could mean the difference between minor damage and total destruction. Some of the steps, especially those involving the roof, should be done as part of new construction or when you are replacing your roof. Others can usually be done to your existing home at any time.

1. Roof Deck Attachment

- Best performed by a licensed, professional roofing contractor.
- For new construction, install a roof deck of 5/8-inch thick plywood with 8 penny ring shank nails spaced 6 inches along the panel edges and every 6 inches in the field of the panel. Make sure the nails penetrate the decking directly into the roof framing.
- Look in the attic to confirm the roof decking is properly nailed to the roof framing. If you can see nails along the sides of rafters or trusses, where the nail penetrates the decking, your roof deck may not be securely attached.



2. Secondary Water Barrier

- Provides protection if the covering is damaged or blown off.
- Install self-adhering flashing tape or modified polymer bitumen strips on top of the joints in your roof deck.
- Install one layer of 30# underlayment – sometimes called felt paper – over the roof decking and secondary water barrier.

3. Roof Covering

- Install a roof covering that has been tested to the latest standards for wind and hail resistance. These standards are:
 - ASTM D 3161 (modified to 110 mph);
 - ASTM D 7158 or UL 2390 for wind resistance;
 - UL 2218 for impact resistance.
- Be sure to specify these standards and look for labels on the products confirming these standards.

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4. Gable End Bracing

- Homes with unbraced gable end walls are more likely to suffer damage. For gable end wall construction, use one of the following techniques:
 - Continuous Wall Construction or Balloon Framing – For new construction, use full-height studs, concrete or solid masonry walls from the floor to the roof. Balloon framed gable end walls perform better in windstorms. Homes with high, cathedral-style ceilings should be balloon framed or will require a special design by a registered architect or licensed engineer.
 - Platform Framing – Brace the intersection of the gable end and the end wall.

5. Foundation-to-Wall-to-Roof Connections

- Your home's ability to resist the extreme force of wind is only as strong as its weakest link, so the only way to create a wind-resistant home is to secure all connections – foundation to wall, and wall to roof.
- Securely anchor the roof to the wall by installing hurricane straps or clips on each rafter or truss where they meet the exterior walls.

6. Protecting Openings

- You can protect your home's openings, such as windows and doors, from wind-borne debris by installing impact-resistant windows and doors or installing impact-resistant coverings, such as shutters, over windows and doors.
- Always use products that have been tested and approved to one of these standards and have been designated as such through a recognized product approval system or evaluation report:
 - SSTD 12;
 - ASTM E 1886 and
 - ASTM E 1996; or
 - Miami-Dade Protocols TAS 201, TAS 202, TAS 203.

7. Garage Doors

- Replace the door and track with a system designed to withstand high winds and wind-borne debris, or
- Protect the garage door with a tested and approved impact-resistant covering.
- Garage doors with windows need to be shuttered if windows are not impact-resistant.



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PREPARE YOUR HOME

DIY Wind Inspection Checklist

Wondering if your home is as wind-resistant as it could be? Find out by doing your own wind inspection to determine which of the seven steps your home meets.

1. WINDOWS

Year Installed? _____

or Don't Know

Impact-resistant?

Yes (If 'yes,' contact your insurance company to learn of possible insurance discounts available to you.)

No (no evidence of codes: SSTD 12; ASTM E 1886 and ASTM E 1996; or Miami-Dade Protocols TAS 201, TAS 202, TAS 203)

Impact-Resistant Shutters?

Yes (If 'yes,' contact your insurance company to learn of possible insurance discounts available to you.)

No (no evidence of codes: SSTD 12; ASTM E 1886 and ASTM E 1996; or Miami-Dade Protocols TAS 201, TAS 202, TAS 203)



2. ENTRY DOORS (complete for each door)

Door #1

Location: _____

Door Opens (circle one) Inward Outward Other _____

Splits in Door Jam? Yes No

Loose Screws? Yes No

Loose Hinges? Yes No

Double Entry Door? Yes No If 'yes,' flush bolt length at head and threshold: _____

Is Door Constructed of (circle one) Metal Wood Other _____

Does Door Contain Glass? Yes No

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Door #2

Location: _____

Door Opens (circle one) Inward Outward

Other _____

Splits in Door Jam? Yes No

Loose Screws? Yes No

Loose Hinges? Yes No

Double Entry Door? Yes No

If 'yes,' flush bolt length at head and
threshold: _____

Is Door Constructed of (circle one) Metal Wood Other _____

Does Door Contain Glass? Yes No



Door #3

Location: _____

Door Opens (circle one) Inward Outward Other _____

Splits in Door Jam? Yes No

Loose Screws? Yes No

Loose Hinges? Yes No

Double Entry Door? Yes No If 'yes,' flush bolt length at head and threshold: _____

Is Door Constructed of (circle one) Metal Wood Other _____

Does Door Contain Glass? Yes No

3. GARAGE DOORS*

Missing bolts? Yes No

Condition of rollers (wheels) Good Bad Not Sure

Number of Track Mounting Brackets: _____

Impact-resistant ? Yes No (no evidence of codes: SSTD 12; ASTM E 1886 and
ASTME E 1996; or Miami-Dade Protocols TAS 201, TAS 202, TAS 203)

Impact-resistant windows Yes No

(If 'yes,' contact your insurance company to learn of possible insurance discounts available to you.)

* Repeat Step for Multiple Garage Doors

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4. ROOF COVERING (observed outside with binoculars and/or ladder)

Missing shingles or tiles? Yes No If 'yes,' note location here: _____

Are shingles at edge of roof loose, brittle to the touch or curled at the edges? Yes No

5. SHINGLE ROOF COVERING CONDITIONS (observed using a ladder)

Large amounts of roof granules in your gutters? Yes No

6. ROOF LEAKS (observed from inside the attic)

Are there water stains, drip marks or other dark spots on the roof structure and decking? Yes No

Can you see points of daylight coming through the roof where it joins plumbing lines and intersects with walls or other roof sections? Yes No

7. ROOF ATTACHMENT (with flashlight inside the attic)

Can you see rows of long nails (shiners) beside the framing? Yes No

How many hurricane straps do you see? _____ None

8. ROOF TYPE (circle one) Gable Hip Other

9. GABLE END BRACING (gable roof only)

Evidence of Gable End Bracing? Yes No

(If 'yes,' contact your insurance company to learn of possible insurance discounts available to you.)

10. GIVE THIS COMPLETED FORM TO A LICENSED, BONDED, AND INSURED CONTRACTOR TO PLAN YOUR REPAIRS AND/OR RETROFITS.



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How To Find A Reputable Contractor

It is essential that your contractor has all relevant licenses and insurance before any work is undertaken. Homeowners can check to see if a contractor's license is valid and current by visiting www.myfloridalicense.com. FLASH urges homeowners to follow these guidelines:

- Get estimates from at least three contractors. Be sure they have all relevant licenses. Beware of contractors soliciting work door-to-door.
- Ask for and check references of other work the contractor has done.
- Ask for proof of insurance. If the contractor does not have disability and workers' compensation insurance, you may be liable for accidents on your property.
- Ask for a written estimate. Read the fine print. Make sure it includes everything you expect the contractor to do.
- Get a contract in writing. It should cover exactly what work is to be done, when work will start, how much it will cost, payment schedules, and the quality of materials to be used. Once signed, the contract is legally binding on both you and the contractor.
- Never make full payment up front. Don't sign over an insurance settlement check to the contractor. Reputable contractors will accept payment based upon the percentage of work completed.
- Don't make final payment until the work is finished. Obtain lien waivers to ensure that no one who supplied materials can put a lien on your home because the contractor did not pay them.
- Make sure all work that requires city or county permits and inspections is officially approved in writing before the final payment is made.



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Emergency Board Up

FLASH recommends that you install certified and approved shutters for the highest level of protection from wind-borne debris. However, the following basic recommendations can be used in extreme emergencies to add temporary protection to doors and windows:

- Count and measure the openings to be covered on your house including all windows, French doors, sliding glass doors and skylights. Measure each opening, horizontally from inside to inside of the exterior trim and vertically from the sill to the bottom of the top trim. Add 8-inches to the width and 8-inches to the height measurements so that the panel will overlap the wall framing around the opening.
- Tools: Hand or circular saw, drill and drill bits, hammer and wrench.
- Plywood: 5/8" or greater exterior grade (CDX) plywood. Plywood sheets are generally 4' x 8', so your local building supply retailer can help you determine how many sheets to buy using the information about the number of openings you need to cover.
- More than one sheet may be necessary if you have any single opening larger than one 4' x 8' sheet of plywood.
- Hardware: Double-headed nails, wood screws, bolts, wood or masonry anchors, nuts and large washers. A range of types of fasteners can be used to attach a plywood shutter. The type of fastener required will depend on the type of construction (wood, masonry, or concrete) and the type of exterior veneer (siding, brick or stucco).
- Spacing of fasteners: If the shortest dimension of the window or door is 4 feet or less, space fasteners at 6 inches on center. If the shortest dimension exceeds 4 feet, space fasteners at 3 inches on center.
- Mount plywood and fasten into place. Mounting the plywood with two fasteners (one at each top corner) first then installing the remainder of fasteners will reduce the strain on the installer and facilitate set-up.
- Store plywood and other materials together in a location away from weather and harmful elements.
- Visit www.FLASH.org for an instructive emergency board up video.

NOTE: Plywood shutters do not meet the requirements of the new Florida Building Code for the High Velocity Hurricane Zone. Homeowners who live in the High Velocity Wind Zone, where winds exceed 120 mph, cannot install plywood shutters as a permanent measure. Log on to www.floridabuilding.org to determine your wind zone location.



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PREPARE YOUR HOME

Protecting Your Home From Floods This Hurricane Season



While one of the most common phenomena associated with hurricanes is strong winds, other accompanying effects — storm surge, heavy rains, inland flooding — are equally destructive and dangerous. Don't be caught off guard this hurricane season. Get the facts. Know the risks. Take action to protect yourself, your family and your financial future.

Hurricane Flood Risks

From the coast to miles inland, hurricanes heighten the risk for flooding wherever their path takes them. Some common causes of floods related to hurricanes include:

- **Heavy Rains:** Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall which overwhelms drainage systems and results in flooding.
- **Storm Surge:** Storm surge is the water that is pushed toward the shore by the strong winds of a storm. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive.
- **Inland Floods:** Coastal communities are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems with the ability to travel far from the initial strike zone. Once inland they continue to bring powerful winds and heavy rains.

What You Can Do

First, get a realistic assessment of your home's flood risk. The National Flood Insurance Program provides a useful tool for measuring residential flood risk at www.FloodSmart.gov to help you determine your flood risk profile.

Use the information you have gathered about your home's flood risk to select from the following retrofitting techniques you can use before a flood strikes.

- **Elevate your home.** Raise your home so that the lowest floor is above the base flood elevation (BFE). BFE refers to the height that water will reach in the event of a flood with a 1% chance of occurring in any given year. Use building piers or columns to create an open foundation. Sacrifice the first floor – build a false floor above the BFE and elevate the roof.

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- **Elevate your electric panels and utilities.** Elevate all electric outlets, switches, and wiring at least 12" above the BFE. Also elevate appliances like your water heater, washer and dryer, etc. In areas that could get wet, connect all receptacles to a GFI circuit to avoid the risk of shock or electrocution. Have work done by licensed contractors and get the necessary permits.
- **Wet flood proofing.** Install flood vents that create permanent openings in the foundation's walls so water can flow through the structure. This retrofit requires at least two vents on different walls. You would need 7 square feet of vents for a 1,000 square foot house.

Insuring Against Flood Losses

If you are among the many people who believe that standard homeowners insurance policies cover flooding, you are wrong. While standard homeowners insurance covers damage resulting from most natural disasters, such as fire or windstorm, floods are covered by separate policies.

Flood insurance is a special policy backed by the Federal Government through the National Flood Insurance Program, with cooperation from local communities and private insurance companies. Nearly 100 insurance companies, possibly including the company that already handles your homeowners insurance, write and service flood insurance policies for the government, which finances the program through premiums.

Flood insurance policies are affordable. The average cost for a flood insurance policy is around \$560 a year. If you live in a low- or moderate-risk flood area, you can get a policy for as low as \$119 a year.

You can buy flood insurance if your home is located inside or outside a floodplain, with very limited exceptions, as long as it is located in a participating community. A community can participate in the National Flood Insurance Program only if it undertakes certain floodplain management activities, such as stricter zoning and building measures to control floods. If a community goes beyond the minimum requirements of the National Flood Insurance Program, flood insurance premium rates may be discounted to reflect the reduced flood risk resulting from the community's actions.

Remember, a flood insurance policy generally doesn't take effect until 30 days after you purchase a policy. Take action now. Learn about your flood risk, estimate your premium, and find an insurance agent who writes flood insurance in your area by visiting www.FloodSmart.gov.



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HURRICANE MYTHS & FAQ

HURRICANE MYTHS & FAQ'S

There are a number of dangerous myths about storm preparation that still persist among homeowners today. These myths pose serious danger to both individuals and homes. Below are three of the deadliest hurricane myths and most frequently asked questions.

Hurricane Myths:

- Myth One:** Placing masking tape or solar window film over windows will prevent window damage during high wind events.
 - Reality: Masking tape or solar window film will not protect windows from wind-borne debris during hurricanes or severe storms.
- Myth Two:** Cracking or opening windows to allow wind pressure inside the house to equal pressure outside will prevent damage.
 - Reality: Experts and wind scientists agree that the most important thing to do in a windstorm is to keep all windows and doors closed to prevent wind from entering the building and causing a condition known as internal pressurization.
- Myth Three:** Only windows and doors facing the ocean need to be protected.
 - Reality: Wind can come from any direction or angle and may change direction quickly.



Hurricane FAQ's:

Q: What is a hurricane?

A: The National Hurricane Center defines a hurricane as a type of "tropical cyclone" or low-pressure system that generally forms in the tropics. The cyclone is accompanied by thunderstorms and, in the Northern Hemisphere, a counter-clockwise circulation of winds near the earth's surface. Tropical cyclones are classified as follows:

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HURRICANE MYTHS & FAQ

Tropical Depression: An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds* of 38 mph (33 kt**) or less.

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

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

*Sustained winds are defined as a one-minute average wind measured at about 33 ft (10 meters) above the surface.

** 1 knot = 1 nautical mile per hour or 1.15 statute miles per hour. Abbreviated as "kt."

Q: What are the official dates of hurricane season?

A: The official season for the Atlantic Basin (Atlantic Ocean, Caribbean Sea and Gulf of Mexico) is from June 1 to November 30. "Peak Season" usually runs from mid-August to late October, but dangerous storms can happen any time.

Q: How are hurricanes rated?

A: The Saffir-Simpson Hurricane Wind Scale is used to rate a hurricane's present intensity. This scale ranges from one to five and uses sustained wind speed to estimate the potential property damage from a hurricane landfall. Visit <http://www.nhc.noaa.gov/aboutsshs.shtml> for additional information on the Saffir-Simpson Hurricane Wind Scale.

CATEGORY: ONE

Wind Speed: 74-95 mph (119-153 km/hr)

Very dangerous winds will produce some damage

Damage: People, livestock, and pets struck by flying or falling debris could be injured or killed. Damage primarily to unanchored mobile homes. Damage or removal of residential and industrial roof coverings can occur. Unprotected windows may break from flying debris. Extensive damage to power lines and poles will likely result in power outages that could last a few to several days.

Examples: Lili 2002, Gaston 2004, Dolly 2008



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HURRICANE MYTHS & FAQ

CATEGORY: TWO**Wind Speed:** 96-110 mph (154-177 km/hr)*Extremely dangerous winds will cause extensive damage*

Damage: Substantial risk of injury or death to people, livestock, and pets due to flying and falling debris. High chance of older mobile homes being destroyed; roofing material, door and window damage to buildings. Commercial signage, fences, and canopies will be damaged and often destroyed as well. Trees will be snapped or uprooted. Power outages could last from several days to weeks.

Examples: Frances 2004, Isabel 2003

CATEGORY: THREE**Wind Speed:** 111-130 mph (178-209 km/hr)*Devastating damage will occur*

Damage: High risk of injury or death to people, livestock, and pets due to flying and falling debris. Older mobile homes will be destroyed while newer homes will sustain severe damage. Some structural damage to small residences. High percentage of roof covering and siding damage to apartments and industrial buildings. Electricity and water will be unavailable for several days to a few weeks after the storm passes.

Examples: Katrina 2005, Ivan and Jeanne 2004, Keith 2000, Fran 1996 and Opal 1995

CATEGORY: FOUR**Wind Speed:** 131-155 mph (210-249 km/hr)*Catastrophic damage will occur*

Damage: Very high risk of injury or death to people, livestock, and pets due to flying and falling debris. Extensive damage to roof coverings, windows, and doors will occur. Poorly constructed homes may lose their roofing structure and experience complete collapse of all walls. Wind-borne debris damage will break most unprotected windows and penetrate some protected windows. Power outages will last for weeks to possibly months.

Examples: Ike 2008, Charley 2004 and Hugo 1989

CATEGORY: FIVE**Wind Speed:** 155 mph + (249 km/hr)*Catastrophic damage will occur*

Damage: People, livestock, and pets are at very high risk of injury or death from flying or falling debris, even if indoors in mobile homes or framed homes. Complete roof failure and wall collapse on many residences and industrial buildings, regardless of age or construction. Large amounts of wind-borne debris. Nearly all trees will be snapped or uprooted and power poles downed. Most of the area will be uninhabitable for weeks or months.

Examples: Andrew 1992, Gilbert 1988 and Camille 1969

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HURRICANE MYTHS & FAQ

Q: What's the difference between a watch and a warning?

A: A hurricane watch means residents in a designated coastal area could experience hurricane conditions within 36 hours. Families should enact their disaster action plan and begin to secure homes, vehicles and boats. Residents on barrier islands should consider evacuating. A hurricane warning indicates sustained winds of at least 74 mph are predicted for a designated area of the coastline within 24 hours. Residents should complete disaster action plans and seek shelter in the safest location.

Q: What are the main hazards associated with hurricanes?

A: Storm Surge - Storm surge is water that is pushed toward the shore by the force of the winds swirling around the storm. This advancing surge combines with the normal tides to create the hurricane storm tide, which can increase the average water level 15 feet or more.

Inland Flooding - During the last 30 years, inland flooding has been responsible for more than half the deaths associated with tropical cyclones in the United States.



High Winds - Hurricane force winds can destroy poorly constructed buildings and mobile homes. Debris such as signs, roofing material, and small items left outside become flying missiles in hurricanes.

Tornadoes - Hurricanes can produce tornadoes that add to the storm's destructive power. Tornadoes are most likely to occur in the right-front quadrant of the hurricane. The National Weather Service used the Fujita Scale to measure tornado wind speed and damage until February 1, 2007, when the Enhanced Fujita Scale was implemented. The Enhanced Fujita (EF) Scale will continue to rate tornadoes on a scale from zero to five, but ranges in wind speed will be more accurate. The EF Scale also takes into account additional variables which will provide a more accurate indication of tornado strength. To learn more about the EF scale, visit: www.spc.noaa.gov/efscale/.

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HURRICANE MYTHS & FAQ

Enhanced Fujita Scale

- EF0 65-85 mph
- EF1 86-110 mph
- EF2 111-135 mph
- EF3 136-165 mph
- EF4 166-200 mph
- EF5 over 200 mph

Tornado Safe Rooms - A safe room, or storm shelter, provides the ultimate in life safety protection for you and your family from the dangerous forces of severe winds produced by hurricanes and tornadoes. Safe rooms can be site-built or manufactured and can be installed in new or existing homes. Safe rooms can be located anywhere on the first floor of your home, in a basement or outside. Safe rooms must be designed for wind speeds up to 250 mph and debris impacts from a 15 lb 2x4 board traveling at 100 mph. FLASH recommends construction of safe rooms that meet or exceed the guidance of the National Storm Shelter Association (NSSA) and International Code Council (ICC) Standard for the Design and Construction of Storm Shelters (ICC-500). Issues critical to performance include:



- Safe rooms must be structurally isolated from the main structure of your home.
- Safe rooms must be securely anchored to the foundation.
- Safe rooms installed in or over a crawl space must have a separate foundation.
- All components of safe rooms, including walls, ceilings and door assemblies must be designed and tested to resist the specified wind forces and prevent perforation by wind-borne debris.
- Safe rooms must have adequate ventilation.

Visit www.flash.org and look for the “Tornado” tab to review an animated “How-To” on safe rooms. Also, FEMA has ready to use plans for homeowners to build a safe room in an existing or new home.

Q: What is the emergency response procedure when a hurricane strikes?

A: The State of Florida uses a detailed response and recovery action plan that involves close coordination with public agencies at the county and local levels. Key players include local emergency management officials and boards of county commissioners; state emergency management area coordinators; the state Director of Emergency Management; and the Governor.

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HURRICANE MYTHS & FAQ

The Federal Emergency Management Agency (FEMA) Director is responsible for the overall coordination of federal preparedness, response, recovery and mitigation activities. The President of the United States may declare a federal emergency, and authorize disaster assistance such as food, counseling, temporary housing or other federal resources.

The chart on page 23 outlines a generic response and recovery process when a hurricane or other natural disaster occurs. Please note that many of the activities may happen simultaneously.

Note: State disaster response continues on subsequent pages.

State disaster response resources are organized into 18 Emergency Support Functions (ESF) which manage and coordinate specific categories of assistance common to all disasters. Each ESF is headed by a lead organization responsible for coordinating the delivery of goods and services to the disaster area and is supported by numerous other organizations:

1. **Transportation** – Provide or obtain transportation support.
2. **Communications** – Provide telecommunications, radio and satellite support.
3. **Public Works and Engineering** – Provide support and restoration of critical public services, roads and utilities.
4. **Fire Fighting** – Support detection and suppression of wildland, rural and urban fires.
5. **Information and Planning** – Collect, analyze and disseminate critical disaster information to State Emergency Response members.
6. **Mass Care** – Manage temporary sheltering, mass feeding and distribution of essential supplies for disaster victims.
7. **Resource Support** – Provide logistical and resource support to other organizations through purchasing, contracting, renting and leading equipment and supplies.
8. **Health and Medical Services** – Provide health, medical care and social service needs.
9. **Search and Rescue** – Locate lost persons and victims trapped in collapsed structures and provide immediate medical care.
10. **Hazardous Materials** – Respond to actual or potential hazardous material discharges and other situations threatening the environment.
11. **Food & Water** – Secure bulk food, water and ice to support mass care sites.



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HURRICANE MYTHS & FAQ

12. **Energy** – Support response and recovery from shortages and disruptions in supply and delivery of energy resources.
13. **Military Support** – Provide military resources to support logistical, medical, transportation and security services.
14. **Public Information** – Disseminate disaster related information to the public through media outlets.
15. **Volunteers and Donations** – Coordinate utilization and distribution of donated goods and services.
16. **Law Enforcement & Security** – Coordinate the mobilization of law enforcement and security resources.
17. **Animal Protection** – Provide rescue, protective care, feeding and identification of animals separated from their owners.
18. **Business, Industry & Economic Stabilization** – Coordinate resources to assist the business community to return to effective operation as soon as possible.

Q: Who is in charge of hurricane shelters?

A: The American Red Cross typically operates and staffs approved hurricane shelters under the direction of the state. The American Red Cross is not a government agency, but it is chartered by Congress to provide disaster relief. This includes providing shelter, food, and health and mental health services to address basic human needs. The Red Cross also feeds emergency workers, handles inquiries from concerned family members outside the disaster area, provides blood and blood products to disaster victims, and helps those affected by disaster to access other available resources. Call **1-800-HELP-NOW** or one of the chapters listed at the back of this guide to learn more.

Q: What should residents do if their home is damaged or destroyed?

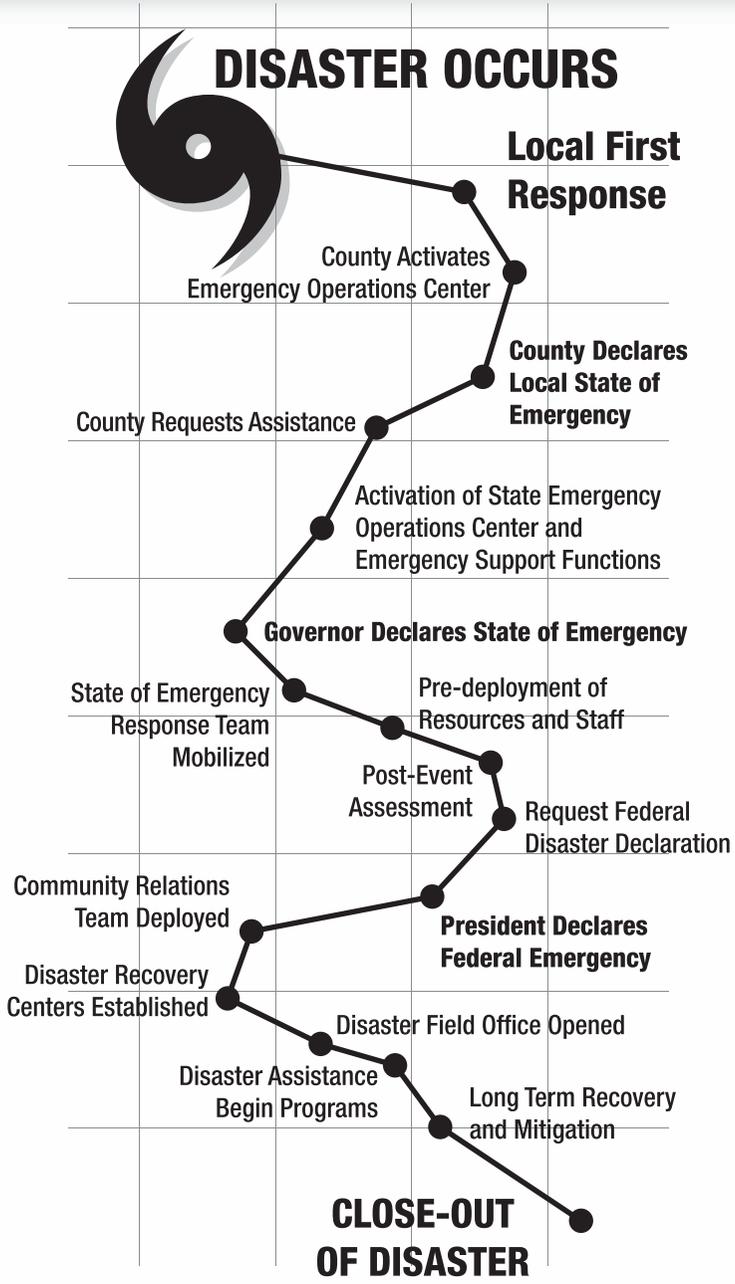
A: Homeowners should contact their insurance carrier as soon as possible to begin the claims process; however, standard homeowner insurance policies do not cover flood damage. Flooding is covered under separate policies administered by the National Flood Insurance Program. Consumers can call toll-free **1-888-379-9531** or visit **www.FloodSmart.gov** for information on securing sufficient flood insurance before a storm threatens. New flood insurance policies carry a 30-day waiting period, and will not cover damage from an impending storm threat. FEMA provides housing assistance for qualifying storm victims. Homeowners within a designated federal disaster area may call toll-free **1-800-621-FEMA (3362)** to register for assistance. Applicants should be prepared to describe losses and provide their Social Security Number, financial information, and directions to the damaged property.

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HURRICANE MYTHS & FAQ



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HURRICANE MYTHS & FAQ

PREPAREDNESS COUNTDOWN

If local authorities or our Governor requests a voluntary evacuation (or if the threat dictates mandatory evacuation) of your coastal community, please leave your home immediately by following the posted evacuation routes inland to safety or follow the posted signs to the nearest hurricane approved shelter. For evacuation routes, go to www.floridadisaster.org. However, if an evacuation of your community is not required, the Hurricane Preparedness Countdown can be useful in helping to increase personal safety and protection of property.

Pre-Hurricane Season (anytime before June 1)

- Learn the storm surge history and elevation of your area
- Create a disaster supply kit
- Develop a family action plan
- Strengthen your home
- Install straps, clips, anchors, braces, etc. to help secure roofing (Visit www.FLASH.org for more information.)
- Clear any dead vegetation and trim trees and shrubs around your home
- Check for loose rain gutters and make sure they are not clogged
- If you do not have protective shutters, stock plywood to cover your windows. If possible, cut plywood shutters to size for windows. (See page 13 for instructions)
- Determine where to move your boat in case of emergency
- Consider building a safe room
- Review your insurance policy
- Purchase flood insurance
- Consider purchasing a whole house standby generator

36 Hour Hurricane Watch: means there is a possibility of a hurricane event within 36 hours.

When this potential exists, affected residents in the area should:

- Check often for official updates on the radio, TV, or NOAA Weather Radio
- Activate family disaster plan
- Make sure car has a full tank of fuel
- Check medicine supplies
- Fully charge cell phones and check flashlight/radio batteries
- Secure important prescription medicines in waterproof containers
- Secure lawn furniture and any other loose outdoor items
- Wedge sliding glass doors to prevent lifting from their tracks
- Move your boat if time permits

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HURRICANE MYTHS & FAQ

24 Hour Hurricane Warning: means a hurricane WILL strike in 24 hours or LESS.

When this condition is predicted, all residents in the area should:

- Plan for all outdoor pre-hurricane preparation to be completed prior to the onset of tropical storm force winds (sustained 39 MPH winds)
- Stay tuned to radio, TV and NOAA Weather Radio for official updates
- Board or shutter windows
- Board up garage and porch doors
- Bring in outdoor pets
- Fill bathtub and other large containers with water to ensure a supply for sanitary purposes
- Turn off propane tanks and utilities
- Unplug small appliances
- Close all interior doors

12 Hour Hurricane Warning: means sustained winds of at least 74 MPH or greater are expected within 12 hours or LESS.

When this condition is predicted, all residents in the area should:

- If in coastal or riverine areas, move valuables to upper floors of the home
- Turn up refrigerator thermostat to its coldest setting and keep door closed
- Avoid using the phone, except for serious emergencies
- Turn off and isolate computer equipment
- Be prepared to seek refuge in a small interior room, closet or hallway on the lowest level of the home
- Be aware that the calm “eye” of the hurricane is deceptive, the storm is not over



Whole house standby generator

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HURRICANE MYTHS & FAQ

TEST YOUR KNOWLEDGE

Quiz:

- 1. Standard homeowners insurance policies covers flood.**
 - a. True
 - b. False
- 2. What is the difference between a hurricane watch and a hurricane warning?**
- 3. Your disaster supply kit should contain supplies for a minimum of how many days?**
 - a. None
 - b. 1 Day
 - c. 2 days
 - d. 3 days
- 4. When does hurricane season end?**
 - a. September 30th
 - b. October 30th
 - c. November 30th
 - d. December 31st
- 5. What is a family action plan?**
- 6. What are the 7 steps to a wind resistant home?**
- 7. Safe rooms are designed to withstand wind speeds up to**
 - a. 200 mph
 - b. 215 mph
 - c. 250 mph
 - d. 275 mph

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HURRICANE MYTHS & FAQ

8. How do you know when to evacuate?

- When the water reaches my door
- When the local officials order evacuation
- During a hurricane watch

9. Perishable food should not be stored above 40° F for more than ___ hours?

- 1 hour
- 2 hours
- 4 hours
- 6 hours

10. When installing shutters on your home, you should:

- Attach shutters to your window
- Attach shutters to your door frame
- Attach shutters to your home's structural framing

How Safe is Your Home:

Can you determine what is wrong with this picture if a hurricane warning has been issued?



Information courtesy of University of Florida

Answers on page 46.

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HURRICANE RELATED WEB LINKS

www.flash.org – A leading source for the most current, accurate and reliable home safety information on the Web. Download free FLASH Cards for consumer tips on pet evacuation preparation; securing the home; as well as proper usage of sandbags, NOAA weather radios and more.

www.blueprintforsafety.org

– The most comprehensive set of disaster-safe residential construction techniques available in Florida today. Learn state-of-the-art techniques for securing the roof, bracing the frame, building a safe room and more.

www.disastersafety.org - A service of the Institute for Business & Home Safety. This website provides home and business owners with projects designed to help enhance protection for their home and business locations from disasters most likely to occur in that area.

www.greathurricaneblowout.org – A project of FLASH with surprise experts who help guide residents through the right steps to prepare their homes. Consists of six phases of fun and learning that build upon each other to help families create a comprehensive preparedness plan, safety kit and protected home.

www.myfloridacfo.com – This site is the source of financial, insurance, and fire safety information for the citizens of Florida.

www.nhc.noaa.gov – NOAA's experts at the National Hurricane Center in Miami, Florida are leading authorities on Atlantic Basin hurricanes. Log on to this website for current weather data, including storm warnings, watches and forecasts. View real-time radar and satellite imagery, detailed historical data and more.



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www.fema.gov – One of the most complete disaster preparedness libraries on the Web. This site offers step-by-step instructions for preparing families and homes for storms, floods and other natural disaster scenarios. Get the best prevention and mitigation ideas, including reliable information on disaster action plans, safe rooms and the National Flood Insurance Program.

www.redcross.org – The American Red Cross keeps residents informed on disaster response and recovery operations before, during and after the storm. This website is updated frequently and offers details on evacuation shelters, volunteer efforts and donation opportunities.

www.srh.noaa.gov – The National Weather Service – Southern Regional Headquarters website provides unparalleled access to current weather conditions across the Southeast. Locate a forecast for local areas, or check current conditions, extended forecasts, and marine and river advisories.

www.petswelcome.com – An entire website dedicated to helping pet owners find suitable accommodations away from home. Check out travel information, nationwide hotel listings and message boards, or reserve a room online.

www.colorado.edu/hazards – The Natural Hazards Center at the University of Colorado is an international clearinghouse for information on natural hazards, such as hurricanes, tornadoes and floods. They offer a variety of useful resources to those interested in gaining knowledge about disasters.

www.floridadisaster.org
– This site offers statewide emergency management information straight from the source. Check in with the state emergency operations center for up-to-the-minute citizen emergency information, including evacuation routes, storm surge, and shelter information.

The screenshot shows the Florida Disaster website interface. At the top, there is a banner with the text "GET A PLAN!" and "FLORIDADISASTER.org". Below the banner, there are four main navigation buttons: "Get A Family Plan", "Get A Business Plan", "Strengthen Your Home", and "Kids Get A Plan". At the bottom, there are three additional buttons: "Accessibility Disaster Information", "Visit The Director's Homepage", and "SEPT".

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www.myflorida.com – The main Web portal to the State of Florida. Search state departments and access e-government services. Find consumer-related information on health, safety, and the environment.

www.floridabuilding.org – The State of Florida Department of Community Affairs Building Code Information System. View the Florida Building Code, code interpretations, declaratory statements, local amendments, accessibility waivers, and more.

www.fmo.org – The Federation of Manufactured Homeowners Association plays a lead role in educating and promoting hurricane safety to manufactured home residents statewide. This site offers StormReady information on what to do before, during, and after a hurricane to help protect life and property.

www.dcnonline.org – The Disaster Contractors Network provides contractors with the information and resources they need to help their customers successfully repair or rebuild their home after a disaster strikes.

www.citizensfla.com – The online home of Citizens Property Insurance Corporation. Search this site for upcoming information on discounts for policyholders who protect their homes with tested and approved, storm-resistant features.

www.floridadisaster.org/mitdb – This website allows Florida homeowners and builders to search for wind insurance incentives that are available for building features that reduce damage during high wind events like hurricanes. Building features that reduce wind damage include improved roof shingles, strong roof decks, hurricane clips/straps, impact resistant glazing or shutter protection for windows, roof shape and other construction techniques.





CONTACT INFORMATION

STATE OF FLORIDA EMERGENCY MANAGEMENT CONTACT INFORMATION

Florida Division of Emergency Management

2555 Shumard Oak Boulevard
Tallahassee, Florida 32399-2100
Phone: (850) 413-9969 or (800) 226-4329

State Public Information Officer

Phone: (850) 921-0384
Email: eoc-esf14@em.myflorida.com

Main Switchboard:

(850) 413-9900

Hazmat Toll-Free:

(800) 635-7179
(Information Only – Non Emergency)

State Warning Point:

(800) 320-0519 - EMERGENCIES ONLY

Florida Emergency Info Line:

(800) 342-3557



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CONTACT INFORMATION

COUNTY EMERGENCY MANAGEMENT CONTACT INFORMATION

Alachua

1100 SE 27th St.
Gainesville, FL 32641
(352) 264-6500
Web site: www.alachua-em.org

Baker

1190 W. Macclenny Avenue
Macclenny, FL 32063
(904) 259-6111
Web site: www.bakercountyfl.org/eoc

Bay

700 Highway 2300
Southport, FL 34413
(850) 784-4000
Web site: <http://co.bay.fl.us/emergency/management.php>

Bradford

945-B North Temple Ave.
Starke, FL 32091
(904) 966-6336
Web site: www.bradford-co-fla.org/emergency%20Man/EMindex.html

Brevard

1746 Cedar St.
Rockledge, FL 32955
(321) 637-6670
Web site: embrevard.com

Broward

201 Northwest 84th Avenue
Plantation, FL 33324
(954) 831-3900
Web site: www.broward.org/disaster

Calhoun

20859 Central Ave. East, Room G-40
Blountstown, FL 32424
(850) 674-8075
Web site: www.calhounflorida.org

Charlotte

26571 Airport Road
Punta Gorda, FL 33982
(941) 833-4000
Web site: www.charlottecountyfl.com/emergency

Citrus

3549 Saunders Way
Lecanto, FL 34461
(352) 746-6555
Web site: www.sheriffcitrus.org/em/

Clay

1 Doctors Drive
Green Cove Springs, FL 32043
(904) 284-7703
Toll Free: (877) 252-9362
Web site: www.claycountygov.com

Collier

8075 Lely Cultural Parkway
Naples, FL 34113
(239) 252-3600
Web site: www.collierem.org

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CONTACT INFORMATION

Columbia

263 NW Lake City Ave.
Lake City, FL 32055
(386) 752-8787
Web site: www.columbiacountyem.com

DeSoto

2200 NE Roan Street
Arcadia, FL 34266-4450
(863) 993-4831
Web site: <http://co.desoto.fl.us/index.php/departments-/emergencymanagement>

Dixie

17600 SE Hwy 19
Cross City, FL 32628
(352) 498-1240
Web site: www.dixieemergency.com

Duval

515 N. Julia St., Suite 400
Jacksonville, FL 32202
(904) 630-2472
Web site: www.coj.net/departments/fire+and+rescue/emergency+preparedness

Escambia

6575 North W St.
Pensacola, FL 32505
(850) 471-6400
Web site: <http://www.myescambia.com/Bureaus/PublicSafety/EmergencyManagement.html>

Flagler

1769 E. Moody Blvd. Bldg #3
Bunnell, FL 32110
(386) 313-4200
Web site: www.flagleremergency.com/

Franklin

28 Airport Rd.
Apalachicola, FL 32320
Phone: (850) 653-8977
Web site: <http://www.franklinemergencymanagement.com/>

Gadsden

339 E. Jefferson St.
Quincy, FL 32353
(850) 875-8642
Web site: <http://www.gadsdengov.net/>

Gilchrist

3250 N US Hwy 129
Bell, FL 32619
(386) 935-5400
Web site: <http://gilchrist.fl.us/>

Glades

500 Ave. J
Moore Haven, FL 33471-0068
(863) 946-6020
Web site: <http://www.myglades.com/>

Gulf

1000 Cecil G. Costin, Sr. Blvd., Bldg. 500
Port St. Joe, FL 32456
(850) 229-9110
Web site: www.gulfcountygovernment.com/emergencymanagement.cfm

Hamilton

1133 U.S. Hwy. 41 NW, Suite 1
Jasper, FL 32052
(386) 792-6647
Web site: www.hamcoem.com/

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Hardee

404 W. Orange Street
Wauchula, FL 33873-2867
(863) 773-6373

Web site: <http://www.hardeecounty.net/eoc/index.cfm>

Hendry

309 E. Cowboy Way
LaBelle, FL 33875-0358
(863) 675-5255 or

(863) 983-1594 (Clewiston)

Web site: <http://hendryfla.net/EM/Em.html>

Hernando

18900 Cortez Blvd.
Brooksville, FL 34601
(352) 754-4083

Web site: www.co.hernando.fl.us/em/

Highlands

6850 W. George Blvd.
Sebring, FL 33875
(863) 385-1112

Web site: www.hceoc.org

Hillsborough

2711 E. Hanna Ave.
Tampa, FL 33610
(813) 276-2385

Web site: www.hillsboroughcounty.org/emergency/home.cfm

Holmes

1001 E. Hwy 90
Bonifay, FL 32425
(850) 547-1112

Web site: <http://www.holmescountyfl.org/EmergencyManagement.htm>

Indian River

4225 43rd Ave.
Vero Beach, FL 32960
(772) 567-2154

Web site: http://www.irces.com/Emergency_Management_Division/Index.htm

Jackson

2819 Panhandle Rd
Marianna, FL 32446
(850) 482-9678

Web site: www.emergencymanager.org

Jefferson

169 Industrial Park
Monticello, FL 32344
(850) 342-0211

Web site: http://www.co.jefferson.fl.us/EMS-CEO_files/EMS-CEO.htm

Lafayette

164 NW Crawford St.
Mayo, FL 32066-0344
(386) 294-1950

Web site: <http://www.lafayettecountyflorida.org/index.cfm/referer/content.contentList/ID/565/>

Lake

315 W. Main St., Suite 411
Tavares, FL 32778
(352) 343-9420

Web site: http://www.lakecountyfl.gov/departments/public_safety/emergency_management/

Lee

2665 Ortiz Ave.
Fort Myers, FL 33905
(239) 477-3600

Web site: www.leeecoc.com

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CONTACT INFORMATION

Leon

535 Appleyard Dr.
Tallahassee, FL 32304
(850) 488-5921
Web site: lcs.leonfl.org/em.htm

Levy

9010 NE 79th Ave.
Bronson, FL 32621-0221
(352) 486-5213
Web site: www.levydisaster.com

Liberty

11109 NW State Road 20
Bristol, FL 32321-0877
(850) 643-2339
Web site: www.libertycountym.com

Madison

1083 SW Harvey Greene Drive
Madison, FL 32340
(850) 973-3698
Web site: <http://www.madisoncountyfl.com/cd-emergency-management.aspx>

Manatee

2101 47th Terrace East
Bradenton, FL 34206
(941) 749-3500
Web site: www.mymanatee.org/

Marion

692 NW 30th Ave.
Ocala, FL 34478-1987
(352) 732-8181
Web site: www.marionso.com/em.php

Martin

800 SE Monterey Rd.
Stuart, FL 34994
(772) 288-5694
Web site: http://www.martin.fl.us/portal/page?_pageid=350,522034&_dad=portal&_schema=PORTAL

Miami-Dade

9300 NW 41st St.
Miami, FL 33178
(305) 468-5400
Web site: www.miamidade.gov/oem

Monroe

490 63rd St. (Ocean) Suite 150
Marathon, FL 33050
Phone: (305) 289-6018
Web site: http://www.monroecounty-fl.gov/Pages/MonroeCoFL_Emergency/index

Nassau

77150 Citizen's Circle
Yulee, FL 32097
(904) 548-4980
Web site: www.nassauf-em.com

Okaloosa

6 11th Ave., Suite G-1
Shalimar, FL 32579
(850) 651-7560
Web site: www.co.okaloosa.fl.us/dept_ps.html

Okeechobee

499 NW Fifth Ave.
Okeechobee, FL 34972
(863) 763-3212
Web site: www.okeechobeeec.com/

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CONTACT INFORMATION

Orange

6590 Amory Court
Winter Park, FL 32792
Phone: (407) 836-9140
Web site: www.ocoem.com

Osceola

2586 Partin Settlement Road
Kissimmee FL, 34744
(407) 742-5900
Web site: <http://www.osceola.org/index.cfm?IsFuses=department/EmergencyManagement>

Palm Beach

20 S. Military Trail
West Palm Beach, FL 33415
(561) 712- 6400
Web site: www.pbcgov.com/pubsafety/eoc

Pasco

7530 Little Road
New Port Richey, FL 34654
(727) 847-8137
Web site: www.pascoemergencymanagement.com

Pinellas

400 S. Fort Harrison Ave., Room #111
Clearwater, FL 33756
(727) 464-3800
Web site: www.co.pinellas.fl.us/bcc/emergency

Polk

1295 Brice Blvd.
Bartow, FL 33830
(863) 534-5600
Web site: http://www.polk-county.net/subpage.aspx?menu_id=252&nav=svc&id=8516

Putnam

410 South Hwy. 19
Palatka, FL 32177
(386) 329-0379
Web site: www1.putnam-fl.com/live/es.asp

Santa Rosa

4499 Pine Forest Road
Milton, FL 32583
(850) 983-5360 or (850) 494-7458
Web site: www.santarosa.fl.gov/emergency

Sarasota

1660 Ringling Blvd., 6th Floor
Sarasota, FL 34236
(941) 861-5000
Web sites: <http://www.scgov.net/emergency-services/allhazards.asp>

Seminole

150 Bush Blvd.
Sanford, FL 32773
(407) 665-5102
Web site: www.seminolecountyfl.gov/dps/em/

St. Johns

100 ECO Drive
St. Augustine, FL 32092
(904) 824-5550
Web site: www.sjcemergencymanagement.org

Questions? FLASH is ready to help!

1-877-221-SAFE

WWW.FLASH.ORG



CONTACT INFORMATION

St. Lucie

15305 W Midway Road
Ft. Pierce, FL 34945
(772) 461-5201
Web site: co.st-lucie.fl.us/eoc/

Sumter

1010 N. Main St.
Bushnell, FL 33513
(352) 569-6000
Web site: <http://www.sumtercountysheriff.org/emergencymanagement/emergencymanagement.asp>

Suwannee

617 Ontario Ave SW, Ste 200
Live Oak, FL 32064
(386) 364-3405
Web site: www.suwcounty.org

Taylor

591 E US Hwy 27
Perry, FL 32347
(850) 838-3575
Web site: <http://www.taylorcountygov.com/em/>

Union

58 NW 1st St.
Lake Butler, FL 32054
(386) 496-4300
Web site: http://www.unionsheriff.us/emergency_management.html

Volusia

49 Keyton Dr.
Daytona Beach, FL 32124
Daytona: (386) 258-4088
W. Volusia: (386) 736-5980
New Smyrna Beach: (386) 423-3395
Web site: www.volusia.org/emergency/

Wakulla

15 Oak St.
Crawfordville, FL 32327
(850) 926-0860
Web site: <http://www.wcso.org/emergency-management.html>

Walton

752 Triple G Rd
DeFuniak Springs, FL 32435
(850) 892-8066
Web site: <http://www.co.walton.fl.us/index.aspx?nid=182>

Washington

1331 South Blvd.
Chipley, FL 32428
(850) 638-6203
Web site: <http://www.washingtonfl.com/emergencymgmt/eoc.htm>

Questions? FLASH is ready to help!

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CONTACT INFORMATION

NATIONAL WEATHER SERVICE FLORIDA OFFICES

Mobile (AL)

Counties Served:
Escambia, Okaloosa and Santa Rosa
8400 Airport Boulevard, Bldg 11
Mobile, AL 36608
(251) 633-6443
Web site: www.srh.noaa.gov/mob

Jacksonville

Counties Served:
Alachua, Baker, Bradford, Clay, Columbia, Duval, Flagler, Gilchrist, Hamilton, Marion, Nassau, Putnam, St. Johns, Suwannee and Union
13701 Fang Dr.
Jacksonville, FL 32218
(904) 741-4370
Web site: www.srh.noaa.gov/jax

Key West

Counties Served:
Monroe (Florida Keys)
1315 White St.
Key West, FL 33040
(305) 295-1316
Web site: www.srh.noaa.gov/key

Melbourne

Counties Served:
Brevard, Indian River, Lake, Martin, Okeechobee, Orange, Osceola, St. Lucie, Seminole and Volusia
421 Croton Rd.
Melbourne, FL 32935
(321) 255-0212
Web site: www.srh.noaa.gov/mlb

Miami

Counties Served:
Broward, Collier, Dade, Glades, Hendry, Monroe and Palm Beach
11691 SW 17th St
Miami, FL 33165
(305) 229-4522
Web site: www.srh.noaa.gov/mfl

Tallahassee

Counties Served:
Bay, Calhoun, Dixie, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla, Walton and Washington
Love Building, 4th Floor, FSU
Tallahassee, FL 32306-4509
(850) 942-8833
24/7 Recorded Weather Info (850) 942-8851
Web site: www.srh.noaa.gov/tlh

Tampa Bay

Counties Served:
Charlotte, Citrus, DeSoto, Hardee, Hernando, Highlands, Hillsborough, Lee, Levy, Manatee, Pasco, Pinellas, Polk, Sarasota and Sumter
2525 14th Ave. SE
Ruskin, FL 33570
(813) 645-2323
Web site: www.srh.noaa.gov/tbw

Questions? FLASH is ready to help!

1-877-221-SAFE

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CONTACT INFORMATION

AMERICAN RED CROSS **FLORIDA CHAPTERS**

Broward County Chapter

Coverage area: Broward County
6710 W. Sunrise Blvd., Suite 111
Plantation, FL 33313
(954) 797-3800
Web site: www.arbcc.org

Capital Area Chapter

Coverage area: Franklin, Gadsden, Jefferson,
Leon, Liberty, Madison, Taylor and Wakulla
Counties
1115 Easterwood Drive
Tallahassee, Florida 32311
(850) 878-6080
Web site: <http://www.tallyredcross.org/>

Central Florida Chapter

Coverage area: Orange, Osceola and Seminole
Counties
5 North Bumby Avenue
Orlando, FL 32803
(407) 894-4141
Web site: www.centralfl-redcross.org

Central Panhandle Chapter

Coverage area: Bay, Calhoun, Gulf, Holmes,
Jackson and Washington Counties
430 East 15th Street
Panama City, Florida 32405
(850) 763-6587
Web site: www.redcrosspc.org/

Charlotte County Chapter

Coverage area: Charlotte County
866 Tamiami Trail, Suite 8
Port Charlotte, Florida 33953
(941) 629-4345
Web site: <http://www.redcrossstbc.org>

Collier County Chapter

Coverage area: Collier County
2610 Northbrooke Plaza Drive
Naples, Florida 34119
(239) 596-6868
Web site: www.colliercountyredcross.org

Florida's Coast-to-Coast Chapter

Coverage area: Citrus, Flagler, Hernando, Lake,
Marion, Sumter and Volusia Counties
341 White Street
Daytona Beach, Florida 32114
(386) 226-1400
Web site: www.daytonaredcross.org

Greater Miami & The Keys Chapter

Coverage area: Miami-Dade and Monroe Coun-
ties
335 Southwest 27th Avenue
Miami, Florida 33135
(305) 644-1200
Web site: www.miamiredcross.org

Lee County Chapter

Coverage area: Lee County
6310 Techster Blvd., Suite 7
Fort Myers, Florida 33966
(239) 278-3401
Web site: www.arclcc.org

Questions? FLASH is ready to help!

1-877-221-SAFE

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CONTACT INFORMATION

Manatee County Chapter

Coverage area: Hardee and Manatee Counties
 2905 59th Street West
 Bradenton, Florida 34209
 (941) 792-8686
 Web site: www.manateeredcross.org

Martin County Chapter

Coverage area: Martin County
 2750 South Kanner Highway
 Stuart, Florida 34994
 (772) 287-2002
 Web site: www.martinredcross.org/

North Central Florida Chapter

Coverage area: Alachua, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy and Suwannee Counties
 1724 NE 2nd Street
 Gainesville, Florida 32609
 (352) 376-4669
 Web site: <http://www.redcrossncfc.org/>

North Treasure Coast Chapter

Coverage area: Indian River and St. Lucie Counties
 2506 17th Avenue
 Vero Beach, Florida 32960
 (772) 562-2549
 Web site: www.ntc-redcross.org

Northeast Florida Chapter

Coverage area: Baker, Bradford, Clay, Duval, Nassau, Putnam, St. Johns and Union Counties
 751 Riverside Avenue
 Jacksonville, Florida 32204
 (904) 358-8091
 Web site: www.nefloridaredcross.org

Northwest Florida Chapter

Coverage area: Escambia, Okaloosa, Santa Rosa and Walton Counties
 4100 S Ferdon Blvd Suite A1
 Crestview, FL 32536
 (800) 423-1246
 Web site: <http://www.floridaredcross.org/>

Palm Beach County Chapter

Coverage area: Glades, Hendry, Okeechobee and Palm Beach Counties
 825 Fern Street
 West Palm Beach, Florida 33401
 (561) 833-7711
 Web site: www.redcross-pbc.org

Polk County Chapter

Coverage area: Highlands and Polk Counties
 147 Ave. "A" NW
 Winter Haven, Florida 33881
 (863) 294-5941
 Web site: www.midfloridaredcross.org/

Southwest Florida Chapter

Coverage area: DeSoto and Sarasota Counties
 2001 Cantu Court
 Sarasota, Florida 34232
 (941) 379-9300
 Web site: www.southwestflorida.redcross.org

Space Coast Chapter

Coverage area: Brevard County
 1700 Cedar St.
 Rockledge, FL 32955
 (321) 890-1002
 Web site: www.midfloridaredcross.org

Questions? FLASH is ready to help!

1-877-221-SAFE

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CONTACT INFORMATION

Tampa Bay Chapter

Coverage area: Hillsborough, Pinellas and Pasco Counties
3310 West Main St.
Tampa, Florida 33607
(813) 348-4820
Toll Free: (877) 741-1444
Web site: www.redcrossbc.org

INSURANCE CLAIM NUMBERS

American Integrity Insurance Company of Florida
866-277-9871

American Strategic Insurance Corp.
866-274-5677

ASI Assurance Corp
866-274-5677

Bankers Insurance Group
800-627-0000

Castle Key Indemnity Company
800-255-7828

Castle Key Insurance Company
800-255-7828

Citizens Property Insurance Corporation
866-411-2742

Florida Family Insurance Company
888-486-4663

Florida Peninsula Insurance Company
877-994-8368

Homeowners Choice Property & Casualty Insurance Company
866-324-3138

Homewise Preferred Insurance Company
866-496-1782

Liberty Mutual Fire Insurance Company
800-225-2467

Nationwide Insurance Company of Florida
800-421-3535

Royal Palm Insurance Company
888-795-7256

Security First Insurance Company
877-581-4862

Southern Fidelity Insurance Company
866-722-4995

St. Johns Insurance Company, Inc.
877-748-2059

State Farm Florida Insurance Company
800-732-5246 or contact agent

Sunshine State Insurance Company
877-563-0150

Tower Hill Prime Insurance Company
800-216-3711

Travelers of Florida
800-252-4633

United Property & Casualty Insurance Company, Inc.
800-861-4370

United Services Automobile Association
800-531-8722

Universal Insurance Company of N. America
866-999-0898

Universal Property & Casualty Insurance Company
800-218-3206

USAA Casualty Insurance Company
800-531-8722

Questions? FLASH is ready to help!

1-877-221-SAFE

WWW.FLASH.ORG

CONTACT INFORMATION

References

FEMA – National Flood Insurance Program:

www.floodsmart.gov

Federal Alliance for Safe Homes, Inc.-FLASH®:

www.flash.org

Federal Alliance for Safe Homes, Inc.-FLASH®

Blueprint for Safety Education Program®:

www.blueprintforsafety.org

Florida Division of Emergency Management Comprehensive Emergency Management Plan:

<http://www.floridadisaster.org/Preparedness/Local%20CEMP%20Review%20Unit/cemprev.htm>

National Organization on Disability:

www.nod.org

NOAA – National Hurricane Center:

www.nhc.noaa.gov

NOAA – Weather Radio:

www.nws.noaa.gov/nwr

NOAA – National Weather Service

Turn Around Don't Drown:

www.srh.weather.gov/tadd

The screenshot shows the National Hurricane Center website interface. At the top, it says "National Weather Service National Hurricane Center". Below that is a navigation bar with "Home", "News", "Organization", and "Search". A "Top News of the Day" section lists several items, including "National Hurricane Preparedness Week is May 23-29" and "Changes to NHC products for the 2010 hurricane season". The main content area features a map of the Atlantic Ocean with the text "No tropical cyclones at this time". Below the map is a legend for "48-hour formation potential" with categories: Low <30%, Medium 30-50%, and High >50%. The bottom of the page includes a "Tropical Weather Outlook (see Explanatory)" and a "Tropical Weather Discussion" section, both dated May 20, 2010.



CONTACT INFORMATION

PARTNER INFORMATION

DEPARTMENT OF FINANCIAL SERVICES DIVISION OF **CONSUMER OUTREACH**

Consumers can contact an Insurance Specialist directly by telephone between the hours of 8 a.m.–5:30 p.m. at the statewide, toll-free number below:

Consumer Services:

1-877-MY-FL-CFO (1-877-693-5236)

TDD line: 1-800-640-0886

Out of State Callers: (850) 413-3089

Storm Hotline:

1-800-22-STORM (1-800-227-8676)

TDD line: 1-800-640-0886

Out of State Callers: (850) 413-3089

Consumer Outreach Coordinator Contact Information

Tallahassee: Arthur Youngblood

(850) 413-5822

Jacksonville: Tiffany Reeves

(904) 798-5817

Daytona Beach: Randell Brown

(386) 323-0914

Tampa: Linda Smart

(813)218-5393

Fort Myers: Terry Cerullo

(239) 461-4019

West Palm Beach: Vicki Williams

(561) 578-7204

Miami: Julia Lopes

(305) 970-7361

Questions? FLASH is ready to help!

1-877-221-SAFE

WWW.FLASH.ORG

CONTACT INFORMATION

DEPARTMENT OF FINANCIAL SERVICES RESPONSIBILITIES

Effective January 2003, the Department of Insurance, Treasury, State Fire Marshall and the Department of Banking and Finance were merged into the Department of Financial Services. The Department oversees the state's accounting and auditing functions and monitors the investment of state funds. In addition, the Department is responsible for Insurance Consumer Services, Insurance Fraud Investigation and Insurance Consumer Outreach. Policyholders in Florida can utilize DFS' consumer helpline either by calling:

- 1-877-MY-FL-CFO (1-877-693-5236)
- TDD line: 1-800-640-0886
- Out of State Callers: (850) 413-3089

Or by visiting the Department's website at www.myfloridacfo.com or by sending a letter addressed to

- Florida Department of Financial Services
Division of Consumer Services
200 E. Gaines Street
Tallahassee, FL 32399-4288

FLORIDA OFFICE OF INSURANCE REGULATION

The Florida Office of Insurance Regulation (Office) is led by the Florida Insurance Commissioner who is appointed by the Financial Services Commission. The Office has primary responsibility for regulation, compliance and enforcement of statutes related to the insurance industry.

The Office's website:
www.floir.com.

The screenshot shows the homepage of the Florida Office of Insurance Regulation. At the top, it says "Welcome to the Office of Insurance Regulation". Below this, there is a navigation menu with links for "Home", "About Us", "Contact Us", "Insurance", "Public Notices", "News", "Regulation", "Consumer Services", and "Investment". The main content area features several news items and announcements, including "Commissioner McCarry Requests to CFO Gov's Letter Regarding Company Solvency Issues and Updates the Cabinet on Florida's Property Insurance Market", "Office Holds Public Hearing on Worker Impact of Federal Health Care Legislation", and "Florida Power Plant Proposition by United Insurance Commissioner Won Both Sides". There are also links to "Florida Insurance Commissioner Consider Removing Policies from Citizens" and "Commissioner McCarry Urges Governor Chiles to Call for Sign SB 2004 This Day, but Not an Answer to Insurance Consumer's Needs". On the right side, there is a "HEADLINES" section with "Mortgage Compensation Same as FD Increase July 1, 2010" and "Health Care Court of Appeals Says it Issues of the Office". At the bottom, there is a "CONTACT" section with "Address: 200 E. Gaines Street, Tallahassee, FL 32399-4288" and "Phone: (850) 413-3089".

Questions? FLASH is ready to help!
1-877-221-SAFE
WWW.FLASH.ORG



CONTACT INFORMATION

FEDERAL ALLIANCE FOR SAFE HOMES, INC. – FLASH®

The non-profit Federal Alliance for Safe Homes, Inc. – FLASH® is a 501(c)3 collaboration of organizations dedicated to strengthening homes and safeguarding families from natural and manmade disasters. Here at FLASH, we are dedicated to providing you with fast and easy access to the critical information you need to strengthen your home against disasters such as hurricanes.

FLASH resources include printed materials, such as FLASH cards, as well as our information-rich website at www.flash.org. If you have specific questions that aren't answered on our site or need advice about talking to your builder about building your home stronger, call FLASH at our toll-free helpline.

Our helpline provides you access to experts, such as construction engineers, who are happy to help you take steps towards building your home stronger or retrofitting your existing home. Our committed team is only a phone call away at (877) 221-SAFE. If you're more comfortable with computers, you can email us at flash@flash.org. Whether by phone or the Internet, FLASH is standing by and ready to help you on your path to a stronger, safer and better-built home.

UNIVERSITY OF FLORIDA

The University of Florida (UF) is a major, public, land-grant, research university. The state's oldest (<http://www.ufl.edu/history>) and most comprehensive university, UF is among the nation's most academically diverse universities. With an enrollment approaching 50,000 students annually, UF is home to 16 colleges and more than 150 research centers and institutes and has a long history of established programs in international education, research and service. UF is Florida's only member of the Association of American Universities, the prestigious higher-education organization comprised of the top 63 public and private institutions in North America.



Questions? FLASH is ready to help!

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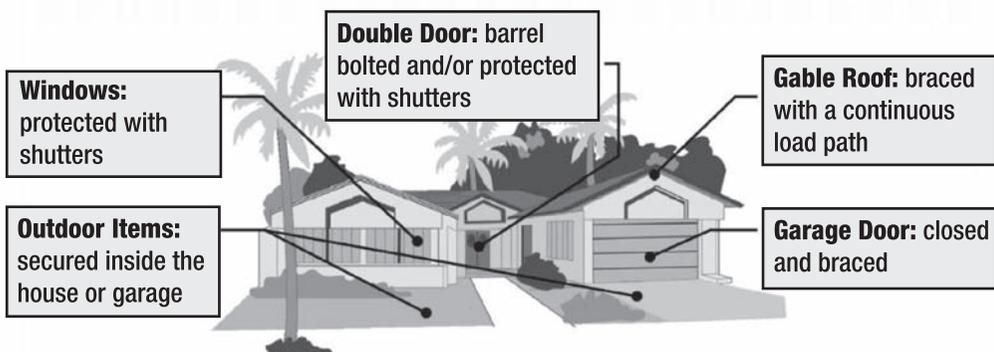
CONTACT INFORMATION

ANSWERS TO “TEST YOUR KNOWLEDGE”

LOCATED ON PAGE 26 AND 27

1. B - False
2. A hurricane watch means residents in a designated coastal area could experience hurricane conditions within 36 hours. Families should enact their disaster action plan and begin to secure homes, vehicles and boats. Residents on barrier islands should consider evacuating. A hurricane warning indicates sustained winds of at least 74 mph are predicted for a designated area of the coastline within 24 hours. Residents should complete disaster action plans and seek shelter in the safest location.
3. D - 3 days
4. C - November 30th
5. A plan that should be used during a severe weather event. It can keep you and your family safe and out of harm's way and should be practiced frequently.
6. Roof deck attachment, secondary water barrier, roof covering, gable end bracing, foundation-to-wall-to roof connections, protecting openings, and garage doors.
7. C - 250 MPH
8. B - When local officials order evacuation.
9. B - 2 hours
10. C - Attach shutters to your home's structural framing.

ANSWER TO “HOW SAFE IS YOUR HOME”



Questions? FLASH is ready to help!

1-877-221-SAFE

WWW.FLASH.ORG



CONTACT INFORMATION

IMPORTANT NUMBERS

Doctor: _____

Phone Number: _____

Dentist: _____

Phone Number: _____

Emergency: 911 _____

Hospital: _____

Poison Control: _____

Ambulance: _____

Police Department: _____

Fire Department: _____

FEMA: 800-621-3362 or 800-462-7585 _____

Questions? FLASH is ready to help!

1-877-221-SAFE

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CONTACT INFORMATION

Florida Department of Insurance Regulation: 850-413-3140 _____

Local Shelter Location _____

Pharmacy: _____

Prescription Names and Numbers: _____

Questions? FLASH is ready to help!

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WWW.FLASH.ORG



CONTACT INFORMATION

More Important Numbers

Electric Company: _____

Phone Company: _____

Mobile Phone Company: _____

Alarm Company: _____

Gas: _____

Water: _____

Cable/Satellite: _____

Trash: _____

Pest Control: _____

Animal Control: _____

Electrician: _____

Plumber: _____

Repairman: _____

Appliance Repair: _____

Auto Mechanic: _____

Questions? FLASH is ready to help!

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CONTACT INFORMATION

Homeowners Policy

Company: _____

Agent: _____

Phone Number: _____

Policy Number: _____

Automobile Policy

Company: _____

Agent: _____

Phone Number: _____

Policy Number: _____

Flood Policy

Company: _____

Phone Number: _____

Policy Number: _____

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CONTACT INFORMATION

Additional Insurance Information

Notes

*Strengthening Homes
and Safeguarding Families*

FLASH^{inc.} 

FEDERAL ALLIANCE FOR SAFE HOMES

www.flash.org

1427 E. Piedmont Drive, Ste. 2

Tallahassee, FL 32308

877-221-SAFE (7233)

www.flash.org



Florida



Office of
**Insurance
Regulation**

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www.floir.com

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FLORIDA

www.ufl.edu



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BLOWOUT.ORG**