



FLORIDA SENIOR LEGAL HELPLINE
1-888-895-7873

STORM SEASON REMINDERS – BE PREPARED!

The following information is intended to help you plan for a natural disaster as well as to recover from one. Please review this page carefully. If you have any disaster-related legal questions, contact The Florida Senior Legal Helpline, **1-888-895-7873**, to make an appointment for free legal advice.

THESE ARE THE DOCUMENTS YOU NEED TO TAKE WITH YOU IN THE EVENT OF A DISASTER. GATHER THEM NOW!

- Birth Certificate, Social Security Card, Driver's License, Passport, Military ID, Immigration/Visa documents for all family members
- Insurance Policies (auto, homeowners, flood)
- Deed, Title, or Lease for your dwelling
- Benefit Account Information (food stamps, disability, and/or worker's compensation)
- Bank Account information
- Credit Cards with latest invoices and other debt information
- Medical Insurance cards
- Prescriptions and a list of medical providers with contact information
- A list or photos of your personal property, for insurance purposes

IF DISASTER STRIKES – TIPS FOR THE AFTERMATH:

- **DOCUMENT** all damages with photos ASAP. You will need these for insurance claims as well as for federal, state and charitable agency assistance. Try to take photos before any restoration or repair has been started, and continue to do so as work proceeds and/or time passes.
- **KEEP** all receipts for cleanup and restoration expenses (such as material, labor, equipment rental, motel and food costs, etc.).
- **SEEK** assistance available for individuals, including FEMA, as soon as possible.
FEMA: **1-800-621-3362**
- **KEEP** all receipts to show how you used any emergency assistance you may have received. You may be asked for this documentation long after the work has been done.
- **SEEK** legal advice on any disputed issue or for any entitlement you may have. Here are some examples of legal issues which may arise:

TENANTS – Florida law provides for your rights and your obligations in the event that your dwelling is uninhabitable or severely damaged. Also, you may be entitled to assistance if your personal belongings are lost or destroyed.

FOODSTAMPS – If you are a current recipient, you may be entitled to Replacement Food Stamps if your food was lost due to the disaster. Others may be eligible for Disaster Food Stamps and/or Expedited Food Stamps. Call DCF at **1-866-762-2237**.

HOMEOWNERS – In general, you must continue to make mortgage payments and meet HOA and condo association obligations in the wake of a disaster. However, you may be entitled to a grace period due to the storm and/or to assistance from FEMA with required payments.

EMPLOYEES - Disaster Unemployment Assistance may be available if your place of employment is closed or your work was otherwise interrupted by a disaster. For more information, call the Disaster Unemployment Assistance Hotline **1-800-385-3920 ASAP**; applications are accepted only for a limited time after a disaster.

TAXES - If you're in an area affected by a hurricane, the IRS may grant you an extension on filing certain tax returns and making select payments. To find out, call the IRS at **1-800-829-1040**.

SPECIAL INFORMATION FOR HOMEOWNERS – AVOID SCAMS!

- **VERIFY** that the insurance adjuster is licensed by calling the Florida Department of Financial Services at **1-800-227-8676**.
- **VERIFY** that the FEMA representative has a laminated photo ID card; do not rely upon a logo on a shirt or jacket.
- **VERIFY** that a contractor is licensed by calling the Department of Business and Professional Regulation, **1-850-487-1395**. A licensed contractor may be required for reimbursement by your insurer and/or emergency assistance grantor.
- **DEMAND** a written agreement signed by both parties which has the contractor's name, address, telephone number, license number, description of the work/materials, price and warranties, if any. Do not sign a document which has blank spaces.
- **PAY** in installments or upon completion; **DO NOT PAY IN ADVANCE**.
- **DO NOT PAY CASH**.
- **DO NOT** pull the construction permit; a legitimate contractor will do that for you and you may lose important protections by doing so.
- **CONTACT** your insurance company **DIRECTLY** to file a claim. If you sign an ASSIGNMENT OF BENEFITS, you give control of your insurance claim to another. Read more about Assignment of Benefits **BEFORE** you sign!

<https://www.myfloridacfo.com/division/consumers/documents/AOBConsumerTips.pdf>.

