



# **TEXAS RETIRED TEACHERS ASSOCIATION**

*TRTA: The Voice For All Public Education Retirees*

## **INFORMATIVE & PROTECTIVE SERVICES**

### **RESOURCE GUIDE**

**2020-2022**

All documents in this guide are available online [www.trta.org/ips](http://www.trta.org/ips)



# NAVIGATING THE PATHWAYS TO I & PS SUCCESS!



**Mission Statement:** Our local members are the most vital component in our organization. We must inform and protect them from the frauds, scams, and evil schemes prevalent in our society.

## ***District Chair Responsibilities***

- At the first of the month, send the Informative and Protective Services newsletter to local unit chairs who will in turn, distribute the newsletter to his or her members. The monthly newsletter will be provided by the I & PS state committee.
- Please stay in contact with your state committee resource person and your local unit chairs.
- Please verify all information provided by your district on local unit chairs by September 1, such as email and mail addresses, phone numbers, and etc. If any changes, issues, or problems arise, please contact the state chair immediately.
- A one pager, provided by the state committee, will be utilized for training at your Spring Leadership Conference.

## ***Local Unit Chair Responsibilities***

- Distribute the I&PS newsletter you receive from your district chairs. For those members who do not have email, bring a few copies to your local meeting, share information in local newsletter, or mail to their home.
- Stay in contact with your district chair. If you do not receive the newsletter by the 7<sup>th</sup> of each month, (excluding July) contact him or her. If the problem is not resolved, please contact a state committee member.
- Plan at least one I&PS program for your local unit. Invite first responders, attorneys, health care professionals, etc. Each community has a wide variety of speakers that could come and speak. Find one!

## ***State Committee Responsibilities***

- Distribute a monthly I&PS newsletter to all District I&PS Chairs. When warranted, additional alerts and bulletins will be issued.
- We are your contact when issues and concerns arise. Please contact us---we are here to serve you.
- Develop a Plan of Action for charges issued to us by the TRTA Board.

## ***Utilize the Resource Guide***

Our I&PS Resource Guide is filled with helpful information. To download the guide at [trta.org](http://trta.org): Go to "About Us". Drop down to "State Standing Committees." Click on "Informative and Protective Services Committee." When you click on that link, you will find contact information on state committee members and your district's state liaison, the Resource Guide, and the monthly newsletters.

***While the local unit and district chairs are key to successfully distributing the state newsletters and other warnings, the information should be reciprocal. Please report any scams, frauds, or disasters happening in your local area to state committee members.***

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# **“Connecting the Dots to TRTA’s Success!”**

## **Informative and Protective Services Committee**

The TRTA Informative and Protective Services Committee shall collaborate with district and local units to obtain and disseminate related information to retired school personnel. The committee shall collaborate with other standing and special committees as appropriate to further the mission of TRTA.

### **Suggested Activities**

#### **The TRTA State Informative and Protective Services Committee Chair:**

1. Develop with the committee an informative and protective services plan of action;
2. Establish contacts with persons, organizations, and agencies in the state that have access to information or perform useful service for all citizens, but especially for mid-life and older citizens;
3. Gather and disseminate resource materials to district informative and protective services chairs to be used at the local unit levels; and
4. Serve as presenter to train district and local unit counterparts at the TRTA Convention.

#### **The TRTA District Informative and Protective Services Committee Chair:**

1. Send information received from the TRTA Informative and Protective Services Committee Chair to the local unit chairs in the district;
2. Gather information of interest to retired school personnel and send it to the local unit chairs;
3. Attend the TRTA Convention informative and protective services leadership training session if possible; and
4. Serve as presenter of the informative and protective services training for local unit informative and Protective Services committee at the Spring Leadership Development Conference.

#### **The TRTA Local Unit Informative and Protective Services Committee Chairs:**

1. Disseminate information from the district Informative and Protective Services Committee chair;
2. Establish contacts with persons, organizations and agencies in the community that have access to information, or perform useful services for local citizens, but especially mid-life and other senior citizens;
3. Recommend conducting one complete program per year on a subject pertaining to informative and protective services;
4. Report at each meeting something from the monthly state-generated article, Quick Blips, or something of significant interest to the membership, even if only a tidbit from the newspaper, radio or television or include something in your newsletter to local members; and
5. Attend the informative and protective services training session at the TRTA Convention and, if possible, attend the informative and protective services training session at the Spring Leadership Development Conference.



## Informative and Protective Services Committee

### *Steps to Achieving Goals*

The goal of the Informative & Protective Services Committee (I&PSC) is to collaborate with district and local units to obtain and disseminate information and strategies whereby members can protect themselves from (including but not limited to) scams, fraud, recalls, natural disasters, criminal activity, and potential accidents. The committees work in collaboration with other TRTA committees to enhance the dissemination of information and warnings to all TRTA members. Within TRTA there is a state I&PS Committee (chair plus 4 members), 20 district chairs, and multiple local unit I&PS committee chairs. The state I&PS Committee members communicate and share information with district chairs, who, in turn, communicate with their local unit I&PS chairs and at any president's request. Each local unit chair serves as a bridge between the district chair and the members of their local unit. Pursuing the following steps will help each chair achieve success:

- **STAY INFORMED** by reading local newspapers and magazines, watching television news and informative programming, listening to topical radio programs, and searching the Internet for relevant information.
- **JOIN** social media sites, such as Facebook, in order to connect with your members and learn of and share timely issues that might be of concern to them. Be alert to false news, especially on Facebook.
- **BEFRIEND** your local and county sheriff, police chief, fire officers, etc., to learn how to sign up on their emergency operation sites, whether webpages, Facebook, or local radio and television. Interview these officials for information concerning being abreast of local protective service issues.
- **SIGN UP** online for email alerts from informative sites, such as the Federal Trade Commission, Better Business Bureau, Federal Bureau of Investigation, the Texas Attorney General, etc.
- **STAY IN CONTACT** with your district I&PS chair. If you have information that would be of interest to TRTA members across the state, inform your district chair as well as your local unit members.
- **ESTABLISH** regular communication with your local membership. Communicate by email, social media, or telephone. If you use email, try an email blast or request your unit's webmaster to send an "email blast."
- **BRING** information to each meeting. Your state committee sends information monthly to the district I&PS chairs, who in turn send information to the local unit chairs. Distribute this information to your unit's members. You may also distribute local warnings orally or with handouts or free materials at the registration table. Consider sending the Quick Blips and article to your local schools to let them know TRTA has their backs too.
- **REQUEST** permission to present tips, warnings, or other information at your regular monthly meetings.
- **SHARE** with your members monthly I&PS articles and Quick Blips that are posted on the TRTA website. Ask to post the articles on your local unit web page.
- **PROVIDE** your members with your contact information in case they have questions or good information, which they want to share with you and others.
- **ORDER** free materials from the websites listed on the TIPS sheet.
- **KEEP INFORMED** about what is happening locally and customize your information for sharing. Always copy your state committee member with any information you send to your local members.
- **ATTEND** the TRTA Spring Leadership Development Conference, where there will be a training session and sharing of ideas. If possible, attend the TRTA State Convention, if possible.
- **PRESENT** a yearly program for your local unit that pertains to Informative and Protective Services.
- **INFORM** the local members about the TRTA webpage and the information that can be found there.
- If a district chair does not receive the monthly newsletter, he or she should contact a member of the I&PS Committee as soon as possible. If a local unit chair does not receive the newsletter, he or she should contact the state chair and his or her district chair.

## District Informative & Protective Services Chair

The goal of the Informative & Protective Services Committee is to provide information and strategies whereby members can protect themselves from scams, fraud, recalls, natural disasters and potential accidents. As a district chair, it is your duty to serve as a bridge between the local unit chairs and the state committee. Also, you are to train local unit chairs at the Spring Leadership Development Conference. Now that you have made the commitment, how do you proceed? The following list of suggestions should help you:

- **Stay informed** by reading newspapers and magazines as well as perusing the Internet on a regular basis. Watch the news. Read articles and Quick Blips posted on the TRTA web page.
- **Stay in contact** with your state I&PS committee member. This communication should be reciprocal. If you have information or warnings in your district that affect or interest TRTA members across the state, let your state contact know as well as your local unit counterparts.
- **Establish** regular communication with each local committee chair in your district. This communication may be by email, US postal mail, or telephone. If you are using email, an easy way to stay in touch with minimal effort is to create a special “local unit” group list in your email server.
- **Give** all local unit chairs your contact information in case they have questions or items of interest they need to send or share with you.
- **Keep informed** about what is happening in your district and customize your information for them.
- **Copy** your state committee member with any information you send to your local chairs.
- **Plan** and carry out your training for the Spring Leadership Development Conference.
- **Contact** each local I&PS committee chair and encourage him or her to attend the Spring Leadership Training Conference.
- **Inform** the local unit chairs about the TRTA webpage and the information that can be located and downloaded from there.
- **Share** the website information and toll-free numbers located in the training guide so members will know where to seek information when disasters or problems occur. Also, share the I&PS articles and Quick Blips on the TRTA webpage with your local units and request permission to place them on the district’s webpage.
- **Consider** connecting with your local schools by sending the Quick Blips and / or articles.
- **Attend** the TRTA State Convention and the I&PS Committee’s training session, if possible.

## Local Unit Informative & Protective Services Chair

The goal of the Informative and Protective Services Committee is to provide information and strategies whereby members can protect themselves from scams, fraud, recalls, natural disasters, and potential accidents. As a local unit chair, it is your duty to serve as a bridge between the district chair and the members of your local unit. Now that you have made the commitment, how do you proceed? The following suggestions will help you succeed:

- **Attend** the District Spring Leadership Development Conference. There will be a training session presented by the district chair. Also, if possible, attend the TRTA State Convention and training session.
- **Stay informed.** Read newspapers and magazines as well as peruse the Internet regularly. Watch the news. Read articles and Quick Blips posted on the TRTA webpage to share with your unit.
- **Stay in contact** with your district I&PS chair. This communication should be reciprocal.

If you have information or warnings that affect or interest TRTA members across the state, let your district chair know as well as your local unit members.

- **Establish** regular communication with your members. This communication can be by newsletter, email, social media, or telephone.
- **Send** out email blasts on a regular basis with timely informative articles.
- **Take** new information to each meeting. If there is not time at the meeting for you to make a short presentation, please ask if you can place it in the newsletter and /or on the local unit webpage.
- **Keep informed** about what is happening in your unit and customize your information for them.
- **Copy** your district committee chair with any information you send to your local members.
- **Share** the website information and toll-free numbers located in the training guide so members will know how to find help when disasters or problems occur. Share the articles and Quick Blips with your unit members at your meetings or via email.
- **Consider** connecting with your local schools by sending the Quick Blips and/or articles.
- **Attend** the TRTA State Convention and the I&PS Committee's training session, if possible.





## INFORMATIVE AND PROTECTIVE SERVICES RESOURCE GUIDE

The complete Informative and Protective Services “Resource Guide” can be downloaded at [www.trta.org/ips](http://www.trta.org/ips) under the Informative and Protective Services Committee link.

### TRTA WEBSITE INFORMATION

Go to <[www.trta.org](http://www.trta.org)> and click on “About Us.” Then go to “State Standing Committees.” Then click on the “Informative and Protective Services Committee” to find the following information:

- Names and contact information of state committee members, & particularly your state liaison
- TRTA policy statement about the committee
- Duties of the state, district, and local I&PS chairs
- I&PSC *Resource Guide*
- A TIPS sheet providing information on state and national organizations that provide help, and /or services, and free brochures on a variety of issues relevant for many retirees
- Disaster Preparedness Guide with contact information for agencies and organizations that provide assistance
- Articles designed to keep retirees informed and protected
- *Quick Blips* that will provide a series of current news briefs to keep retirees and their loved ones safe, protected, and informed about topics ranging from budgets, epidemics, illegal scams and frauds, grassroots campaigns within TRTA, state and national emergencies, etc.

### SIGN UP FOR EMAIL ALERTS

- On Guard Online [www.onguardonline.gov](http://www.onguardonline.gov) [FTC’s consumer information]
- Federal Trade Commission [www.consumer.ftc.gov/scam-alerts](http://www.consumer.ftc.gov/scam-alerts)
- Texas Attorney General [www.texasattorneygeneral.gov/oagnews](http://www.texasattorneygeneral.gov/oagnews)
- The Weather Channel [www.weather.com](http://www.weather.com) [Find your local weather’s 10-day forecast]
- Federal Bureau of Investigation [www.fbi.gov/scams-safety/fraud](http://www.fbi.gov/scams-safety/fraud) [reporting or examiner]
- Better Business Bureau [www.bbb.org/scamtracker/us](http://www.bbb.org/scamtracker/us) [for business reviews, reports, and complaints]
- Federal Drug Administration [www.fda.gov/ForConsumers/byAudience/ForWomen/default.htm](http://www.fda.gov/ForConsumers/byAudience/ForWomen/default.htm)

### ORDER FREE MATERIALS

- Better Business Bureau [www.bbb.org](http://www.bbb.org)
- Federal Trade Commission <https://bulkorder.ftc.gov/>
- Federal Emergency Management Agency (FEMA) [www.ready.gov/publications](http://www.ready.gov/publications)
- On Guard Online [www.onguardonline.gov](http://www.onguardonline.gov)
- Federal Citizen Information Center <https://healthfinder.gov/FindServices/Organizations/Organization.aspx?code=HR2468>
- Federal Drug Administration <https://www.fda.gov/consumers/consumer-information-audience/women>



## **DISASTER PREPAREDNESS GUIDE**

Do you have your survival planning and preparation in place? What if you and your family were to experience a catastrophe – a disaster such as a hurricane, tornado, flood, or some other natural disaster? What if the emergency was a man-made disaster such as a terrorist strike or power blackout? **Are you ready?**

This brochure is not meant to be all-inclusive; instead, it is meant to help you begin the process of being prepared in the case of a disaster – either natural or man-made. **How well you and your family survive a disaster will depend upon how prepared you are.**

With your family or household members, **discuss how to prepare and respond to the types of emergencies** that are most likely to happen where you live, learn, work and play.

***The most basic thing that you should do is to have a plan so that all of your family knows where to meet in case of a disaster, such as the following:***

### **Home Evacuation Plan**

- **A family evacuation plan must contain critical details, including all possible exit locations from the home, where to meet, designation of responsibilities and an agreement about which out-of-area family member to contact.**
  - ✓ Discussing and practicing evacuation procedures ahead of time ensures everyone is prepared for an emergency.
- When selecting a meeting location, identify two locales. Designate one meeting area close to home for sudden, contained emergencies, such as a house fire. The second location must be further away from the home but accessible in case of an area wide emergency, such as an earthquake.

### **Escape destinations**

- The evacuation plan must also include decisions about where to stay until it is safe to return home, as well as multiple options for travel to the location.
  - ✓ For example: meet at the church, school, Grandma's, etc.
  - ✓ Typically, the second location is a hotel or a family member's house.
  - ✓ Households with pets must consider them in their planning as well.
    - For example, select a hotel that allows animals.
- A family evacuation plan must contain critical details, including all possible exit locations from the home, where to meet, designation of responsibilities and an agreement about which out-of-area family member to contact.
  - ✓ Discussing and practicing evacuation procedures ahead of time ensures everyone is prepared for an emergency.

### **Assigned Responsibilities When Evacuating**

- Identify responsibilities for each member of your household and how you will work together as a team.
- Prior to leaving, secure the home and all valuables.
  - ✓ When drafting the evacuation plan, assign family members to shut off the electricity, gas and waterlines, and unplug all appliances and electronics.
- Note that some emergencies require immediate evacuation, leaving no time to perform these tasks.
  - ✓ Selecting a family member who lives away from the emergency site is important for two reasons.
    - First, local contacts may be contending with the emergency as well.
    - Second, local lines may be down or busy due to the emergency.
    - Provide the contact information to every member of the family well before the emergency

### **Disasters in Buildings Other Than Home**

- Whether in a hotel or building such as a department store or high rise, note the following:
  - ✓ locations of exits and designated assembly points
  - ✓ location of equipment (such as fire extinguishers, first aid kits, spill kits) that may be needed in an emergency
  - ✓ **NEVER USE ELEVATOR DURING A FIRE OR OTHER EMERGENCY.**
  - ✓ Close doors, corridor smoke barrier doors, and windows in the vicinity.
  - ✓ Shut off potentially dangerous equipment, reactions or experiments in the work area.
  - ✓ Assist all injured or disabled persons from the building.
  - ✓ Report to the appropriate assembly area. If the designated assembly area is filled with smoke, report to one of the other designated assembly areas.

### **Evacuation of Disabled People—Personal Emergency Evacuation Plan (PEEP)**

It is a general requirement that emergency procedures are pre-planned and that planning should have regard to the needs of all occupants. It is therefore essential to identify the needs of disabled people and, where necessary, to make proper arrangements for their assistance in the event of an emergency evacuation.

- A practice evacuation drill should be carried out at least once a year to monitor the effectiveness of any active PEEP.
- A PEEP should be activated immediately when the alarm is raised.
  - ✓ Where disabled staff and students are unable to use stairways without assistance, it will be necessary to identify refuge areas.
- Refuge areas can be an enclosure such as a compartment, lobby, corridor or stairway that can provide protection from fire and smoke.
  - ✓ Hotels have designated safe rooms. Firemen know the location of the safe rooms.
  - ✓ It is essential that all refuge areas have effective communication links to a fixed or mobile staffed area to enable communication with any person/s using the refuge in an emergency.

### **Community Evacuation Plan**

- Check with your local municipality to see what your community plan is.
  - ✓ If you have a family member that requires oxygen (in case of a power outage) or special medication, verify if you need to preregister with your local fire department?

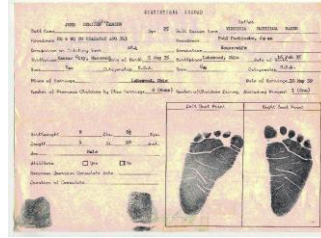
- ✓ Does your community have a designated place for evacuation such as a school, community center, or stadium?

### **PREPARE AN EMERGENCY KIT (Rotate regularly any items that could spoil.)**

- Water, one gallon per person per day for at least three days
- Food, at least a three-day supply of non-perishable food and a can opener if kit contains canned food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- A whistle to use to signal for help
- Dust masks to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags, and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Local maps
- Medications and medical supplies (at least a two-week supply); keep medications in their original container if possible
- Personal items (i.e. eyeglasses, hearing aid and hearing aid batteries, wheelchair batteries and oxygen)
- Multi-purpose tool
- Emergency blanket(s)
- Extra clothing and shoes for each member of the family
- Extra charger for your cell phone (You may want to purchase a solar charger since electricity may not be available).

### **MANAGE PERSONAL RECORDS**

- Make copies of your medical insurance and have your Medicare and Medicaid cards laminated.
- Include important documents in your emergency kits such as family records, wills, passports, power-of attorney documents, deeds, social security numbers, credit card and bank information, tax records and passwords to your computer accounts.
- Make copies of your home and car insurance information.
- List the names, phone numbers, and home and email addresses of everyone in your personal support network, including your medical providers.
- Talk to your health service providers about their emergency plans if you undergo routine treatments, or if you receive regular services at home. Work with the provider to identify back-up service providers within your area and the areas to which you might have to evacuate.
- Consider copying important photos onto a flash drive, CD, or place them on the cloud.
- Place all of the aforementioned records and information (or copies thereof) in a waterproof container and/or a safe deposit box if you have one.



## PREPARE YOUR DATA AND DEVICES

If you are tech-savvy, upload password protected copies of key documents to a backup or cloud drive that is secured in a remote location. If remote access is chosen, consider choosing a backup system that is secure and accessible from a variety of devices. Examples of documents could include the following:

- Insurance paperwork
- Copies of identification documents (birth certificates, passports, etc.)
- Pet information (photos, vaccination records)
- Basic financial information (contact information for credit cards, banks, etc.)
- Passwords



## PREPARATIONS FOR PETS OR SERVICE ANIMALS

- Have pet food, extra water, extra medication and supplies available.
- Make sure each pet is micro-chipped and/or has a collar, leash and proper identification.
- Consider purchasing a new tool called the PCPetID that puts all information about your pet on a handy computer flash drive. It is available from online retailers.
- See [www.asPCA.org](http://www.asPCA.org) and search disaster preparedness for more complete information on how to keep your pets safe.
- Keep a phone list of pet-friendly hotels/motels and animal shelters that are near your evacuation routes.
- Laminate copies of pet adoption records, vaccinations, etc., and have them available in case you need to show proof of ownership.
- Include a picture of you and your pet in case you get separated.
- Make a backup plan for someone to take care of your animals in case you are unable to do so. For example, develop a buddy system with neighbors, friends, or relatives to care for or evacuate your pets.

## LET YOUR FAMILY KNOW YOU ARE SAFE

- By logging onto the Red Cross public website [www.redcross.org](http://www.redcross.org), a person affected by disaster may post messages indicating that he or she is “safe and well” at a shelter, hotel, home, etc.
- During large-scale disasters, there will be telephone-based assistance via the 1-866-GET-INFO hotline for people who live within the affected areas and do not have Internet access, but wish to register on the Safe and Well website. People who are concerned about family members in an

affected area may also access the Safe and Well website to view these messages. They will be required to enter either the name and telephone number, or the name and complete address, of the person about whom they wish to get information. Information will be kept confidential.

### **ADDITIONAL SUGGESTIONS**

- Keep your car topped off and road-ready in order to evacuate if necessary.
- Have cash available in small denominations in case you need to purchase food, gas, or other necessary items without a credit card.
- Consider purchasing a generator before a disaster occurs because they are difficult to get after the disaster, and people usually need them most at the time the disaster first occurs. Generators can be backup types (least expensive) or standby types that are permanently connected to your existing wiring (most expensive).
- Purchase one or two 5 gallon gas cans for use in the generators and for emergency needs for your car since gas stations often cannot operate if the electricity is affected over a large-scale area, such as during a hurricane or flood. If you have ample warning time, make sure the gas cans are filled before the disaster occurs.



### **HEALTH AND SAFETY GUIDELINES IN DISASTROUS EVENTS**

#### **Aiding the Injured**

Administer first aid and seek medical attention for any person following a disaster.

- Check for injuries. Do not attempt to move seriously injured persons unless they are in immediate danger of death or further injury. If you must move an unconscious person, first stabilize the neck and back; then call for help immediately.
- If the victim is not breathing, position the person for artificial respiration, clear the airway, and begin mouth-to-mouth resuscitation.
- Maintain body temperature with blankets, but do not let the victim become overheated.
- Never try to feed liquids to an unconscious person.

#### **Health of the Caregiver**

- Be aware of exhaustion. Do not try to do too much at once. Set priorities and pace yourself. Get enough rest.
- Drink plenty of clean water. Eat well.
- Wear sturdy work boots and gloves.
- Wash your hands thoroughly with clean water and soap often when working in debris.

### **Safety Issues**

- Be aware of safety issues after a disaster.
- Watch for washed out roads, unstable or contaminated bridges, gas leaks, broken glass, damaged electrical wiring, and slippery floors.
- Inform local authorities about health and safety issues, including chemical spills, downed power lines, washed out roads, smoldering insulation, and dead animals.

### **Recognize Signs of Disaster-Related Stress**

When adults have the following signs, they may need crisis counseling or stress management assistance.

- Difficulty communicating thoughts
- Difficulty sleeping
- Low threshold of frustration
- Increased use of drugs or alcohol
- Limited attention span
- Poor work performance
- Headaches / stomach problems
- Tunnel vision / muffled hearing
- Colds or flu-like symptoms
- Disorientation or confusion
- Difficulty concentrating
- Reluctance to leave home
- Depression, sadness, feelings of hopelessness
- Mood swings and bouts of crying
- Overwhelming guilt and self-doubt
- Fear of crowds, strangers or being alone

### **Easing Stress**

- Talk with someone about your feelings: anger, sorrow, and other emotions, even though it may be difficult.
  - Seek help with professional counselors who deal with post-disaster stress.
  - Do not hold yourself responsible for the disastrous event or be frustrated that you cannot help directly in the rescue work.
  - Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation, and meditation.
  - Maintain a normal family and daily routine, limiting demanding responsibilities on your family and yourself.
  - Spend time with family and friends.
  - Participate in memorials.
  - Use existing support groups of family, friends, and religious institutions.
  - Ensure you are ready for future events by restocking your disaster supplies and updating your disaster relief plan. Doing these positive actions can be comforting and assuring.
- [from the **Department of Homeland Security** [www.ready.gov/health-safety-guidelines](http://www.ready.gov/health-safety-guidelines)]

# WHAT TO DO BEFORE, DURING, AND AFTER A FLOOD

## KNOW YOUR RISK

- **What:** There are many possible causes of floods including heavy rain or snowmelt, coastal storms and storm surge, waterway overflow from being blocked with debris or ice, or overflow of levees, dams, or waste water systems. Flooding can occur slowly over many days or happen very quickly with little or no warning, called flash floods.
- **Where:** While flooding can happen in any U.S. state or territory, it is particularly important to be prepared for flooding if you live in a low-lying area near a body of water, such as near a river, stream, or culvert; along a coast; or downstream from a dam or levee.
- **When:** Coastal areas are at greater risk for flooding during hurricane season (i.e., June to November), while other locations are more at risk in the spring and during heavy summer rains.

## RISK MANAGEMENT

- **When It Is Not Flooding, Make a Flood Plan**
  - Know your flood risk.
  - Familiarize yourself with local emergency plans.
  - Know where to go and how to get there should you need to get to higher ground, the highest level of a building, or to evacuate.
  - Make a flood emergency plan for the relevant type/s of local flood risk with plans such as evacuation, shelter, locations for high ground.
  - Build or restock your emergency preparedness kit, including a minimum of 3 days of food and water, flashlight, batteries, cash, and first aid supplies.
  - Stay tuned to your phone alerts, TV, or radio for weather updates, emergency instructions, or evacuation orders.
- **Consider Buying Flood Insurance**
  - Purchasing flood insurance provides financial protection for the cost of repairs due to flood damage.
  - Standard insurance policies do not cover flooding, but flood insurance is available for homeowners, renters, and business owners through the National Flood Insurance Program.
- **Evacuate**
  - To avoid being trapped when floodwaters threaten your area, the best action to protect yourself and your family is to evacuate before flooding starts.
  - Know and follow the directions from local officials for community evacuation or seek high ground for localized flooding.
  - If you do not evacuate before the flooding occurs or you are trapped by flash flooding, do not enter flooded areas or moving water either on foot or in a vehicle, including areas that appear to have only inches of water.
- **Elevate, Waterproof, and Clear Debris**
  - Elevate critical utilities, such as electrical panels, switches, sockets, wiring, appliances, and heating systems, and waterproofing basements.
  - In areas with repetitive flooding, consider elevating the entire structure.
  - Make sure basements are waterproofed and that your sump pump is working and then install a battery-operated backup in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
  - Clear debris from gutters and downspouts.
  - Anchor any fuel tanks.
  - Move furniture, valuables, and important documents to a safe place.

## BASIC SAFETY TIPS

- Turn Around. Don't Drown! ®
- Avoid walking or driving through flood waters.



- Do not drive over bridges that are over fast-moving floodwaters. Floodwaters can scour foundation material from around the footings and make the bridge unstable.
- Just six inches of moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- If there is a chance of flash flooding, move immediately to higher ground.
- If floodwaters rise around your car but the water is *not* moving, abandon the car and move to higher ground. *Do not* leave the car and enter *moving* water.
- Avoid camping or parking along streams, rivers, and creeks during heavy rainfall. These areas can flood quickly and with little warning.

## FLOOD WATCH

- Conditions are right for flooding to occur in your area.
- **Steps to Take**
  - Turn on your TV/radio to receive the latest weather updates and emergency instructions. Know where to go. You may need to reach higher ground quickly and on foot.
  - Build or restock your emergency preparedness kit. Include a flashlight, batteries, cash, and first aid supplies.
  - Prepare your home.
    - Bring in outdoor furniture and move important indoor items to the highest possible floor. This will help protect them from flood damage.
    - Disconnect electrical appliances and do not touch electrical equipment if you are wet or standing in water. You could be electrocuted.
    - If instructed, turn off your gas and electricity at the main switch or valve. This helps prevent fires and explosions.
  - Follow standard emergency management plans for an imminent disaster.

## FLOOD WARNING

- Flooding is either happening or will happen shortly.
- **Steps to Take**
  - Move immediately to higher ground or stay on high ground.
  - Evacuate if directed.
  - Avoid walking or driving through flood waters.
  - Turn Around, Don't Drown!
  - Just 6 inches of moving water can knock you down and one foot of moving water can sweep your vehicle away.
  - Follow standard emergency management plans for an imminent disaster.

## AFTER A FLOOD

- Return home only when authorities say it is safe.
- Be aware of areas where floodwaters have receded and watch out for debris. Floodwaters often erode roads and walkways.
- Do not attempt to drive through areas that are still flooded.
- Avoid standing water as it may be electrically charged from underground or downed power lines.
- Photograph damage to your property for insurance purposes.

## WHEN YOU FIRST REENTER YOUR HOME

- If standing water is in your home
  - Turn off the main power *only* from a dry location, even if it delays cleaning.
  - If you must enter standing water to access the main power switch, then call an electrician to turn it off. **NEVER turn power on or off yourself or use an electric tool or appliance while standing in water.**
  - Have an electrician check the house's electrical system before turning the power on again.

- If the house has been closed up for several days, enter briefly to open doors and windows to let the house air out for a while (at least 30 minutes) before you stay for any length of time.
- If your home has been flooded and has been closed up for several days, presume your home has been contaminated with mold.
- If your home has been flooded, it also may be contaminated with sewage. See <https://www.cdc.gov/disasters/floods/cleanupwater.html>.
- Dry Out Your House
  - If flood or storm water has entered your home, dry it out as soon as possible. Follow these steps:
    - If you have electricity and an electrician has determined that it's safe to turn it on, use a "wet-dry" shop vacuum (or the vacuum function of a carpet steam cleaner), an electric-powered water transfer pump, or sump pump to remove standing water.
    - If you are operating equipment in wet areas, be sure to wear rubber boots.
    - If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water.
    - **Note: If you must use a gasoline-powered pump, generator, pressure washer, or any other gasoline-powered tools to clean your home, never operate the gasoline engine inside a home, basement, garage, carport, porch, or other enclosed or partially enclosed structures, or less than 20 feet from any door, window, or vent, even if the windows and doors are open. Such improper use can create dangerously high levels of carbon monoxide and cause carbon monoxide poisoning.**
    - If weather permits, open windows and doors of the house to aid in the drying-out process.
    - Use fans and dehumidifiers to remove excess moisture. Fans should be placed at a window or door to blow the air outwards rather than inwards, so not to spread the mold.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional who is experienced in mold clean-up **before you turn it on.**
  - If the HVAC system was flooded with water, turning on the mold-contaminated HVAC will spread mold throughout the house.
  - Professional cleaning will kill the mold and prevent later mold growth.
  - When the service determines that your system is clean and if it is safe to do so, you can turn it on and use it to help remove excess moisture from your home.
- Prevent water outdoors from reentering your home.
  - Rain water from gutters or the roof should drain away from the house.
  - The ground around the house should slope away from the house to keep basements and crawl spaces dry.
  - Ensure that crawl spaces in basements have proper drainage to limit water seepage.
  - Ventilate to allow the area to dry out.

## FILING A FLOOD INSURANCE CLAIM

If you have experienced a flood, you can file your flood insurance claim by following these three steps.

- STEP ONE: NOTIFY YOUR INSURER TO START THE CLAIMSPROCESS
  - After experiencing a flood, contact your agent or insurance company to file a claim.
  - Make sure you have the following information handy:
    - The name of your insurance company
    - Your policy number
    - A telephone and/or email address where you can be reached at all times.
  - An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.
- STEP TWO: DOCUMENT THE DAMAGE
  - Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.
  - Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.

- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.
- **STEP THREE: COMPLETE A PROOF OF LOSS TO SUPPORT YOUR CLAIM**
  - Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages.
  - A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy.
  - You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

### **Preparation for Nuclear Attack & Afterwards**

Despite the fear of a nuclear detonation, planning and preparation for such an event can save lives. We all saw on the news that people in Hawaii did not know what to do in case of an attack. Neither do you nor I. If you are at ground zero, you will not survive, but if you are not, then you have done well to prepare ahead.

- Be informed about the DEFCON level (Defense Condition Level in the USA and Canada); it denotes the imminence of an attack
  - DEFCON is an alert state system from 5-1, with 1 being the most severe level.
  - Internet: go to [defconwarningsystem.com](http://defconwarningsystem.com)
- Note that under the most imminent attacks are airfields, naval bases, storage facilities for nuclear bombs, ballistic missile submarines, commercial ports and runways over 10,000 feet long, large industrial cities, and major populations.

#### Prepare a Shelter

- Prepare a shelter, preferably underground or in the center of a tall building.
  - Build it further from the outside walls.
  - Make it well-insulated: the more layers you have between you and the outside the better
  - Steel walls are best, but dirt works too.
  - Close off all openings
- Purchase or collect
  - Potassium iodide tablets (salt) to prevent the thyroid gland from absorbing radioactive iodine. The tablets only protect the thyroid, not the rest of the body.
  - A civilian gas mask rated for a nuclear or radiation emergency.
  - Wood, nails, and hammers within your shelter in case you need to bolster the walls
  - Dusk mask
  - Duct tape
  - A supply of oxygen if you are near the initial blast because the fires that erupt from the intense heat will suck up the oxygen
  - Fourteen days of imperishable food, high in carbohydrates—food that does not need to be cooked
  - One gallon of water per individual per day
  - A personal radiation detector

- A battery-powered radio with many more batteries than you think you need; a crank radio, or even a solar powered one
- A whistle for communication
- Your cell phone in the event that you are able to use it later
- Plates, cutlery, non-electric can opener
- Boots, warm clothing, gloves
- Bedding
- Toilet supplies (portable five gallon toilet with bags that can seal off) and know in advance how you will use a toilet: buckets, bags for waste, plastic ties, disinfectant, and cleansers, cat litter (for the human waste smells). As a last resort, use Vicks Vapor Rub under your nose.
- Flashlights with more batteries than you think you will use
- Broom, dust pan, cloths for cleaning, and trash bags
- Wrench and pliers to shut off utilities such as gas and water
- First aid supply kit: sterile gauze, bandages, antibiotic ointment, latex gloves, scissors, tweezers, thermometer, first aid book, prescription medication, etc.
- Books, puzzles, knitting yarn and needles, and other things to keep you busy

#### After the Attack

- Shelter in place for 72 hours to two weeks to save lives and reduce exposure to radiation.
  - Fallout degrades to 1% after two weeks.
  - The heat will be intense, so you need to be underground.
  - Do not try to flee.
    - Most electrical services will be cut off, so contact with others is minimal unless you leave your shelter (avoid leaving).
- Immediately wash debris off with soap and water, even your hair.
- Unplug everything electric from the sockets (the nuclear blast will generate an electromagnetic pulse and destroy all electronics plugged in).

### **The Ultimate Survival Preparedness Kit for Your Car**

from FEMA, the US Army, AAA, and the Red Cross

- Carry a can of dog food in your car. Survivors tend to eat their emergency food quickly. The less palatable dog food will be eaten when they really need it.
- Pack a case of 16 oz. boxes of water. (Aqua Box claims to have a shelf life of five years.)
- Pack high-energy protein bars, not the kind you find at convenience stores. They have too much salt and sugar.
- Pack a wool blanket and some chemical warm pack.
- Pack an emergency blanket (aka a space blanket), which is a metal-coated plastic sheet that marathoners use after races to keep warm.
- Pack a rechargeable flashlight that parks in your car's 12-volt outlet, emergency candles, and matches.
- Pack a plastic whistle.
- Pack a waterproof poncho with a hood.
- Bring a solar and hand-cranked powered light/radio/cellphone charger.
- Pack extra clothes and a good hat.
- Include a small tarp also for temporary shelter.
- Bring a good first aid kit:
  - Gauze,
  - Cloth tape
  - Eyewash cup

- Absorbent pads for bleeding
- Antiseptic wipes
- Plastic gloves
- Burn ointment
- CPR mask
- Elastic sprain bandage; SAM splint
- Scissors, tweezers, safety pins
- Aspirin and non-aspirin pain relievers
- Nausea medication
- Sunscreen
- Duct tape
- Moleskin for blisters
- Tool kit
- Gas can
- Tire gauge
- Work gloves
- WD-40
- Zip-lock bags
- Aerosol foam tire sealant
- 6-gauge Jumper cables
- High lift jack
- Kitty litter
- Urinals, baby wipes, and toilet paper
- Disinfectant
- Hand sanitizer
- backpack (in case you have to hike out)
- Fire extinguisher
- Dust masks

***DISASTER PREPAREDNESS CONTACT INFORMATION  
FOR AGENCIES & ORGANIZATIONS THAT PROVIDE ASSISTANCE***

**American Humane Society/Animal Emergency Service**

**800-227-4645**

[www.americanhumane.org](http://www.americanhumane.org)

**American Red Cross**

**800-733-2767**

[www.redcross.org](http://www.redcross.org)

**Federal Emergency Management Agency**

**800-621-3362**

[www.fema.gov](http://www.fema.gov)

**National Weather Service Hurricane Center**

[www.nhc.noaa.gov/prepare/ready.php](http://www.nhc.noaa.gov/prepare/ready.php)

**SBCT Disaster Relief**

<https://sbtexas.com/disaster-relief/>

**1.877.953.SBTC (7282)** [for mud out, ash out, chainsaw, cleanup, and recovery]

Box 1988, Grapevine, TX 76099

**State of Texas Emergency Assistance Registry**

**Call 211 or 877-541-7905**

Or register online at [stear.tdem.texas.gov](http://stear.tdem.texas.gov)

[You will be asked to register your personal information to help you be better prepared.]

**Texas Department of State Health Services**

[www.dshs.texas.gov](http://www.dshs.texas.gov)

**Texas Extension Disaster Education Network (EDEN)**

**979-862-3013**

<http://texashelp.tamu.edu>

**211-Texas-First Connecting People and Services**

**Dial 211** from any landline phone

<http://www.211texas.org>

**Texas Governor's Division of Emergency Management**

**512-424-2000**

[www.txdps.state.tx.us/dem](http://www.txdps.state.tx.us/dem)

**U.S. Department of Homeland Security**

**202-282-8000**

[www.dhs.gov](http://www.dhs.gov)

**The Weather Channel (TWC)**

[www.weather.com](http://www.weather.com)

## TIPS SHEET

**The following is a list of Texas and US agencies/organizations that provide services and/or materials on a variety of issues for which many retirees might need help or assistance:**

American Association of Retired People (AARP), <https://www.aarp.org>

Benefits Check Up, National Council on Aging (NCOA), [www.benefitscheckup.org](http://www.benefitscheckup.org)

Better Business Bureau, [www.bbb.org](http://www.bbb.org)

Cancer Information Service, National Cancer Institute, [www.cancer.gov/about-nci](http://www.cancer.gov/about-nci), 800-422-6237

Caregiver Action Network, <https://caregiveraction.org>

Charity Fraud, [www.consumer.ftc.gov/features/feature-0011-charity-scams](http://www.consumer.ftc.gov/features/feature-0011-charity-scams)

Consumer Reports, <https://consumerreports.org>

Do Not Call Registry, 888-382-1222, [www.donotcall.gov](http://www.donotcall.gov)

Federal Citizen Information Center, 888-878-3256, [healthfinder.gov/FindServices/Organizations/Organization.aspx?code=HR2468](http://healthfinder.gov/FindServices/Organizations/Organization.aspx?code=HR2468)

FEMA, 800-621-3362, [www.fema.gov](http://www.fema.gov) and [www.ready.gov](http://www.ready.gov)

Finding Help in Texas, dial 211 or call 877-541-7905, <http://www.211texas.org>

Free Publications, [www.consumer.ftc.gov](http://www.consumer.ftc.gov)

Health Fraud, [www.fda.gov/healthfraud](http://www.fda.gov/healthfraud)

Medicaid Client Hotline, 800-252-8263

Nursing Home Complaints (DADS), 800-458-9858

Office of the Inspector General Hotline, 800-869-4499, [www.justice.gov/oig/hotline](http://www.justice.gov/oig/hotline)

Office of the Texas Attorney General, 800-252-8011, [www.oag.state.tx.us](http://www.oag.state.tx.us)

Scam Alerts, [www.consumer.ftc.gov/scam-alerts](http://www.consumer.ftc.gov/scam-alerts) [also available under free publications]

Social Security, 800-772-1213, [www.ssa.gov](http://www.ssa.gov) [also available under Texas Health and Human Services]

Social Security/Food Stamp Hotline, dial 211, [www.211texas.org](http://www.211texas.org)

Tax Help, [www.aarp.org/findtaxhelp](http://www.aarp.org/findtaxhelp)

Texas Abuse Hotline, 800-252-5400, [www.txabusehotline.org](http://www.txabusehotline.org)

Texas Comptroller, 800-252-5555, [www.window.state.tx.us](http://www.window.state.tx.us)

Texas Consumer Protection Hotline, 800-621-0508, Office of the Attorney General, [www.oag.state.tx.us/consumer/index.shtml](http://www.oag.state.tx.us/consumer/index.shtml)

Texas Department of State Health Services, 512-438-3011

Aging and Disability Resource Centers (ADRC), 1-855-937-2372 Area

Agencies on Aging (AAA), 1-800-252-8263, [AAA.help@hhsc.state.tx.us](mailto:AAA.help@hhsc.state.tx.us)

Texas Health and Human Services Commission, dial 211TEXAS, <http://hhs.texas.gov>

Texas Legislature Online, [www.capitol.state.tx.us](http://www.capitol.state.tx.us)

Texas United Way Help Line, dial 211

Unwanted Mail, [www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email](http://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email)

Texas Retired Teachers Foundation ("A Helping Hand" grants), 1-800-880-1650, <http://www.trtf.org/>