



Official Publication of the SCC West Master Association

## www.kpmaster.com

June 2023

Disaster Planning Board Workshop 2023

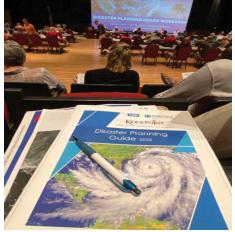


Photo By Celine Collins

The Kings Point Disaster Planning Committee recently organized a highly informative workshop on May 18th, 2023, aimed at providing valuable insights to Board Members and POCs regarding Disaster Planning for each Association in Kings Point. This workshop proved to be an excellent platform for distributing to resources essential assist Association Boards in formulating customized disaster plans that cater to the unique needs of their residents. The event emphasized the significance of proactive planning and preparedness in safeguarding the community's well-being during future disasters in Kings Point.

The comprehensive workshop covered a wide range of topics, specifically focusing on the key elements to be included in an Association Disaster Preparedness Plan. Attendees gained a clear understanding of the role and responsibilities of the Association Board and Kings Point residents, both before, during, and after a disaster. Furthermore, the workshop shed light on the expected support and assistance that can be anticipated

from the Master Association, FirstService Residential, and Vesta in the event of a disaster striking the Kings Point community. Participants also had the opportunity to learn about the intricacies of the cleanup process pre and post-storm, the differentiation between evacuation and flood scenarios, as well as the significance of weather watches and warnings. Additionally, crucial insights were provided on what to expect in the aftermath of a storm. Undoubtedly, one of the most pivotal aspects of the workshop was the exploration of the thoughtprovoking theme, "Should I Stay, or Should I Go?" The Disaster Planning Committee strongly encouraged community members to contemplate and make an informed decision regarding their course of action during a disaster. By deciding early whether to shelter in place or evacuate, residents can effectively implement their plans with minimal notice, ensuring their safety and that of their loved ones. The Committee remains committed assisting Associations developing their specific disaster plans. If you require further guidance or support, please do not hesitate to reach out by emailing the Committee Chair at mmeeker3@tampabay.rr.com. Our dedicated team is readily available to provide advice and assist you in formulating a comprehensive preparedness strategy tailored to your Association's needs. By fostering a culture of proactive planning and collaboration, Kings Point aims to enhance its resilience and ensure the well-being of its vibrant community during times of adversity. Togethér, we can build a safer, more secure future for all residents of Kings Point.

Go to kpmaster.com/disasterplanning to download the materials that were handed out and watch the video of the workshop.

Evacuation Zones vs. Flood Zones

# Two different designations for two different purposes Source: Hillsborough County Emergency Management

Though they are often mistaken for each other, Flood Zones and Evacuation Zones are two very different things that measure very different conditions. So what's the difference? And when do you use them? Here is what you need to know:

## **Flood Zones**

These federally identified zones indicate a property's risk for flooding at any time of the year, including as a result of heavy or steady rain. This zone has nothing to do with hurricanes or other emergencies, and everything to do with your property insurance and building requirements. Nationally, these zones are classified as Zones A (Special Flood Hazard Area), B, C, D, V and X. Every property is in a flood zone.

## When to check the Flood Zone Map:

- You own, rent, or are buying a new property and don't know if you need flood insurance
- You refinance or get a mortgageYou need building permits for

work on your property

## **Evacuation Zones**

These are the areas that officials may order evacuated during a hurricane. These zones are mapped by the National Hurricane Center and indicate areas that will be affected by storm surge (storm-driven waves that can inundate a community and threaten lives). Zones in Hillsborough County are identified from A - E.

## When to check the Evacuation Zone Map:

- Before hurricane season to make sure your family is prepared
- During a hurricane or major storm, to know if you should evacuate
- You live in a low-lying area or near a stream, pond or body of water.



Interactive Flood and Evacuation Route Maps Available at www.hillsboroughcounty.org; search Evacuation or Flood Zone

## Information about the Kings Point Disaster Planning Committee

- The Kings Point Disaster Planning Committee was established in 2018
- Every year the committee conducts many meetings prior to kick off and gathers the most up to date information from all Hillsborough County emergency agencies.
- In 2020 the Master Association created the Kings Point Disaster Planning webpage:

(kpmaster.com/disasterplanning) where anyone may go to for a plethora of updated information to prepare for a disaster, especially hurricanes.

• The committee itself is comprised of residents of Kings Point, most with first-hand knowledge and experience with the emergency system here in Hillsborough County, and community leaders from the Master Association, The Federation, FirstService Residential, and Vesta.

#### <u>Kings Point Disaster Planning</u> <u>Committee Members</u>

George Cordelli - Oversite Director Master Board - Director

MaryAnn Meeker - Committee Chair Disaster Planning

Mike Bardell Chief SCC Emergency Squad

Shirley Bardell - Federation - Director Committee Consultant

Shawna Deiulio - Master General Manager Committee Consultant

Steve Knott - FSR General Manager Committee Consultant

Glen Ziolkowski - USI Insurance Committee Consultant

Committee Consultant

Pete Doxsee - Vesta - Chief of Security Committee Consultant

## **Additional Committee Members**

Eileen Peco, Shelia Houlihan, Liz Argott, and Amber Price

## Communication Coordinators

Tiffany Decker (Master Association - News of Kings Point)

> Eddie Jacobs (Vesta - The Pointer)

# Important Things To Keep In Mind Let your Association know that you are leaving and who will have access to your home for emergency access

- You are responsible for your own safety and security.
- Kings Point is now in the Hillsborough County designated Evacuation Zone E.
- Emergency services are suspended when wind speeds reach 35 MPH no one will come to your rescue until after a storm and it is safe to travel.
- The Main and South Gates will not be staffed once the wind speeds reach 35 MPH. Security Staff will be sent home for their safety, and no one will answer the phones until it is safe to return to the Gate Houses.
- The Master Association has contracted Russell Landscaping on a priority basis to begin clearing the roads as soon as it is determined to be safe for the workers to get to Kings Point.
- The Kings Point Clubhouses (Main & South Clubhouses, 2020 Centre, Cyber Café, Gate Houses, etc.) are NOT shelters and will be closed before the storm and will not reopen until they are deemed safe for occupancy.
- The Kings Point Association's Insurance has arranged for Disaster Response Contractors to begin evaluation and restoration to damaged Association buildings.
- Do not turn off your natural gas, but if you do smell gas call 877-832-6747
- The irrigation system will be suspended when a tropical storm warning is issued.

## FirstService Residential non-medical emergency 813.642.8990

When life and property are in immediate jeopardy dial 911				
Master Association Regular Hours	813.812.7559			
Master Association Emergency Line	866.263.3988			
SCC Emergency Squad Ambulance	813.634.3800 Nonemergency 813.633.1411			
SCC Community Resource Deputy	Deputy Jeff Merry 813.242.5515			
Kings Point Chief of Gate Security	Pete Doxsee 813.387.3461			
Kings Point Front Gate	813.634.2063 or 813.343.7588 or 813.918.3363			
Hillsborough County Emergency Management (for post-disaster assistance)	813.272.6600			
Animal Control	813.744.5660			
Water or wastewater emergency	813.744.5600			
SCC Radio Room	813.642.2071			
SCC Emergency VHF Amateur Radio	147.225 MHz			
CB Channel #1	26.965 MHz			
Sun City Center Emergency Squad Public Information Officer	813.633.1411			

Whenever a tropical depression, tropical in the Atlantic or eastern North Pacific, NOAA National Hurricane Center (NHC) issues tropical cyclone advisory information at least every 6 hours. When coastal tropical straining are hurricane watches or warnings are in effect, the NHC and CPHC issue Tropical Cyclone Public advisories every 3 hours.

<u>Warnings</u>

Listen closely to instructions from local officials. Evacuate immediately if told to do so.

#### Storm Surge Warning

There is a danger of life-threatening inundation from rising water moving inland from the shoreline somewhere within the specified area, within 36 hours. If you are under a storm surge warning, check for evacuation orders from your local officials.

#### **Hurricane Warning**

Hurricane conditions (74 mph or greater) are expected somewhere within the specified area. NHC issues a hurricane warning 36 hours in advance of tropical storm-force winds to give you time to complete your preparations. All preparations should be complete.

#### **Tropical Storm Warning**

#### What Are Hurricane and Tropical Storm Watches, Warnings Source: weather.gov

2023 HURRICANE SEASON JUNE 1 TO NOVEMBER 30				
ARLENE	LEE	AMM		
BRET	MARGOT			
CINDY	NIGEL			
DON	OPHELIA	Will be a second		
EMILY	PHILEPPE	THE PERSON NAMED IN		
FRANKLIN	RINA			
GERT	SEAN			
HAROLD	TAMMY			
IDALIA	VINCE	A Section		
JOSE	WHITNEY			
KATIA				

winds of 39 to 73 mph) are expected within your area within 36 hours.

#### **Extreme Wind Warning**

Extreme sustained winds of a major hurricane (115 mph or greater), usuálly near the eyewall, are expected to begin within an hour. Take immediate shelter in the interior portion of a wellbuilt structure.

## <u>Watches</u>

Listen closely to instructions from local officials on TV, radio, cell phones, or other computers for instructions from local officials. Evacuate if told to do so

### Storm Surge Watch

inundation from rising water moving inland from the shoreline somewhere within the specified area, generally within 48 hours.

### **Hurricane Watch**

Hurricane conditions (sustained winds of 74 mph or greater) are possible within your area. Because it may not be safe to prepare for a hurricane once winds reach tropical storm force, The NHC issues hurricane watches 48 hours before it anticipates tropical storm-force winds.

#### **Tropical Storm Watch**

Tropical storm conditions (sustained winds of 39 to 73 mph) are possible within the specified area within 48

## Saffir-Simpson **Hurricane Wind Scale**

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	Category	Wind Speed	Storm Surge	Damage			
	Tropical Depression	0 - 38 mph	0 feet				
	Tropical Storm	39 - 73 mph	0 - 3 feet				
	Category 1 Hurricane	74 - 95 mph	4 - 5 feet	Minimal			
0	Category 2 Hurricane	96 - 110 mph	6 - 8 feet	Moderate			
0	Category 3 Hurricane	111 - 129 mph	9 - 12 feet	Extensive			
0	Category 4 Hurricane	130 - 156 mph	13 - 18 feet	Extreme			
	Category 5 Hurricane	157 mph or higher	18 feet or higher	Catastrophic			

#### Tropical storm conditions (sustained There is a possibility of life-threatening The Most Important Decision You Can Make Every Hurricane Season is... R SHOULD I GO? Every Floridian should develop a Which path family preparedness plan well in advance of a storm threat. should I take? Have you been ordered to evacuate? Get extra Your neighbors Fill your car with cash ATM's may You need to store at NO least a three-day supply of water for each person in you household. not work WACUAT S HOME More information: Representation: Representation Re Z weather radio Use your NOAA Cell phones, and laptop may be useful tools to find out information your disaster supply kit Assemble supplies extra Assemble your disaster **Enact your** about your community after a storm. pet plan floridadisaster.com ou knov After the Storm Making your home more disaster resistant car prevent the need to Florida Emergency Information line Did you know...? If possible, evacuating within your county reduces the chance of being stranded in traffic. 342-3557 Did vou know... Place evacuate and can reduce damages. Did you know Flood damage is not For tips contact: www.flash.org 1-877-221-SAFE usually covered by homeowners insurance. Check your policy. safely at your Many public shelters do not allow pets. Before a storm threatens, contact Hillsborough County for local evacuation information. ö If you evacuate to a shelter make arrangements for your pets. go For information: www.fema.gov.nflp 1-888-CALL-FLOOD out Fill your car with gas Bring important **Bring extra** Bring toys, books and **Bring** cash pillows and **Enact your** family Secure games for ATM's may blankets pet plan documents your home entertainment not work

#### Should I Go? If you Plan to Evacuate:

- Develop a personal disaster plan
- Stay alert to storm advisories
- Map out your route in advance. DO NOT get on the road without a place to go.
- If you are booking a hotel, do so before you leave
- Going to a shelter should be the last resort.
- Once shelters are opened, Evacuation assistance is available with HART: gohart.org
- Fill your car with gasoline.

- Prepare for long lines and outages
- Get cash as ATMs and banks could be closed for several days
- Have a plan for your pets
- Bring your disaster supply kit with you
- Secure your important documents and valuables and bring them with you
- Secure your home before leaving
- Notify your Association, friends and family of your plans
- LISTEN TO YOUR LOCAL OFFICIALS

An Evacuation Order means that life-threatening conditions are possible in your area soon. When you are told to evacuate, don't hesitate, leave immediately. The order is for your safety.

## Should I Stay? If You Shelter in Place:

- Develop a personal disaster plan
- Stay alert to storm advisories
- Purchase a NOAA weather radio
- Consider purchasing a two-way radio from the KP Radio Club
- Keep a Disaster Supply Kit ready
- Have enough food and water for at least 3 days
- Protect your valuable documents
- Bring in loose yard objects
- If you do not have hurricane

- resistant windows, consider boarding them up
- Get cash as ATMs and banks could be closed for days
- Fill your car with gas
- Have a plan for your pets
- DO NOT use candles or open flames as a light source
- Once the storm hits, get to an interior room with no windows Notify your Association, friends and family of your plans
- LISTEN TO YOUR LOCAL OFFICIALS

If sheltering in place, be aware the winds roar gets very loud and noone can come and get you after winds reach 35 mph. Make a plan in advance if those conditions will affect you?

Dear Residents,

We would like to bring to your attentionsome important information regarding the coverage provided by the Condominium Association's Property Insurance Policy.

The statutes and laws in the state of Florida that govern Condominiums and Insurance are very specific to what the unit owner's responsibilities are and what the Condominium's responsibilities are. It is standard practice and highly recommended that unit owners purchase insurance for the contents and interiors of their units. This is not something that is included in your closing or your mortgage; it is something that needs to be purchased by the unit owner to protect everything inside your apartment. The condominium insurance policy only covers the common areas and inside of the units from the sheet rock back.

The best way to understand what the responsibility of the Association is to know what is **NOT** covered by the Association's property policy.

According to Florida Law **(F.S 718.111(11)(f)3)** the Association's policy must exclude:

- All personal property within the unit (clothes, computers, electronics etc.)
- Floor, wallcoverings, and ceiling coverings
- Light fixtures
- Electrical fixtures, appliances, water heaters, water filters, built-in cabinets, and counter tops
- Window Treatments Including: curtains, drapes, blinds, hardware, and similar window treatments components

Any items not specifically addressed and or mentioned by the Florida Statute, coverage would be then determined by the provisions of the Condominium Declarations or Bylaws or case law.

## A Message From USI to the Residents About Insurance

Unit Owner vs Association Hazard Insurance Coverage Areas This diagram is provided for illustration purposes only and should not be solely relied upon as the basis for insurance. We recommend you review Florida Condominium Statute 718 and your specific condominium documents for updated insurance and maintenance responsibilities.



Such property and any insurance thereupon is the responsibility of the unit owner. You are not required to purchase insurance by law, and by not having insurance you choose to self-insure (meaning paying out of your own pocket).

There are personal insurance policies available to cover the abovementioned property. Also, these policies provide liability coverage to provide payment for nealigent acts against a Third Party's property or bodily injuries. These types of policies are called "Condominium Unit Owners Coverage (HO6).

These personal insurance policies come in handy especially when "Water Damages" arise from bursting pipes or backed up toilets. Sometimes when these events occur it's very difficult to determine who is ultimately responsible for the damage and in many cases each Unit Owner has to take care of their damages on their own.

Example: Toilet backs up causing

damage to the unit where it occurred and two units below. The units have wood floor damage, carpet, furniture, cabinets. These items are not covered by the Condominium Association's property policy and if nobody is found negligent each unit is responsible for their own damaged property.

Other scenarios in which Water Damage can occur and nobody may be found negligent: Pipe Burst, Sprinkler Discharge, Fire Fighters response and action.

Having a personal insurance policy can alleviate the headache of not knowing what to do. The insurance company can coordinate payment with all the other parties or other insurance companies involved or simply pay the claim to the insured unit regardless of who is at fault. We recommend that you contact

an Insurance Agent if you currently don't carry a personal policy to protect the property **NOT** covered by the Association's policy.

#### What Do Florida Homeowners Need to Know about Hurricane Insurance?

Homeowners insurance can cover your property if it is damaged by high winds or falling objects, but; it does not cover flood damage. This is true even if the flood was the direct result of a covered hurricane. Since the risk of hurricanes is so high in Florida, many insurers require property owners to purchase a special hurricane endorsement as part of their home insurance policy.

Without this endorsement, damage caused by a storm that has been named a hurricane, may not be covered. By having a comprehensive homeowners insurance policy and supplementing it with flood insurance, you can cover your property and protect your finances in a few different

Homeowners insurance: This can provide coverage for hurricanerelated damage to the structure of your home (dwelling coverage) and to the personal property you have inside it (contents coverage). This coverage excludes flood damage. Your home insurance policy also includes loss of use insurance. This can cover additional living expenses if you must evacuate prior to a storm or if your house is severely damaged and you must live elsewhere while repairs are made.

Flood insurance: This is designed to cover flood damage to the structure of your home and to your personal property. These policies take 30 days to go into effect so you will want to be sure to purchase your coverage before a storm is headed your way. Understanding what is (or is not) covered in your homeowner's or renter's insurance policy is a necessity. Take time now to learn about the risks you may face and build confidence that you are properly protected.

Make Sure you check to see if you have adequate insurance to cover your property in the Event of a Disaster.

## Hillsborough County Evacuation Shelter Information

## General Population Shelter Information Source: Hillsborough County Emergency Management

These shelters are intended to provide immediate protection and save the lives of those in the path of a catastrophic and deadly storm. It's important to have a plan – shelters are not resorts. If you do need to shelter in a County evacuation shelter keep in mind:

- Evacuation shelters will not have cots, blankets, or food for residents.
- Bring water: one gallon per person, per day, Food: non-perishable, easyto-prepare items, Bedding: pillows and blankets, Medications, medical items and supplies (hearing aids

with extra batteries, glasses, contact lenses, syringes, etc.), Sanitation and personal hygiene items, Baby supplies (bottles, formula, baby food, diapers)

- If you have specific comfort needs, plan to get those items ahead of time.
- Don't bring alcoholic beverages, illegal drugs, or weapons
- Shelters are opened on an "asneeded" basis.
- Shelter openings may vary with each emergency.
- Never go to a shelter unless local officials have announced it is open

### Top 5 Tips to Protect Your Pet in Unforeseen Emergencies Source: Hillsborough County Emergency Management



Taking precautions for your pets in the event of a disaster doesn't have to be difficult. It can be easily done in the comfort of your home. These key pointers from the Pet Resource Center will help you care for your pets before an emergency arises.

## Top Five Most Important Tips:

- 1. Make sure that your pet's County registration tag is up-to-date. If it is expired or lost, bring his or her rabies certificate to the Pet Resource Center and get a replacement.
- 2. Create a disaster kit and I.D. packet for your pet. The kit should include a seven-day supply of food and water per pet, waste disposal items, pet medication, and comfort items like their favorite toys and blankets.The I.D. packet needs to contain your contact information, veterinarian information, the microchip and County pet registration tag numbers, and medical needs
- 3. Arrange a safe and comfortable place to stay with your pet during an unforeseen crisis, like a family member's or friend's house, or a petfriendly hotel.
- 4. Get a cage/carrier that's easy to transport and large enough for your

pet to stand up and move around

5. Public pet-friendly shelters are available in Hillsborough County, but they should be used **ONLY** as a last resort. Learn here about what to expect at these local shelters.

#### If you must go to a pet friendly shelter, here are some important considerations:

The County's pet friendly shelters are equipped to handle dogs and cats only. Limited space is available. Your pet will be housed separately from you and you will have limited access to visit your pet. You are responsible for the care and well-being of your animal. You will be scheduled a minimum of twice a day to feed, clean, and walk your pet.

## Pet Friendly Shelter Packing List

- Crate/carrier large enough for your pet to stand up and turn around
- Up-to-date pet records
- Photo of owner and pet together
- Food and water supply for a minimum 7 days, along with bowls
- · Leash, collar, and muzzle (if needed)
- Pet medications
- Toys or blankets

## Registration Open for Special Needs Shelters Source: Hillsborough County Emergency Management

Hillsborough County residents with special medical needs can register for special needs shelters through the Hillsborough County Health Department. While residents should have their own emergency plans in place, a special needs shelters and special needs transportation serve as back-up options for those residents and their caregivers, registration is required.

Residents should complete the application and submit to see if they qualify for a special needs shelter. The form is available in English and Spanish and can be faxed or mailed to health officials. Health Department officials assess the registrations and identify people who will need attention beyond the assistance they might receive at a Red Cross Shelfer.

Additional help is available to residents, including:

- Someone with a stable medical condition that requires periodic observation, assessment, or maintenance.
- A person who depends on electricity for medical equipment, such as an oxygen machine or feeding tube.
- An evacuee who needs dialysis. Someone who, in a health
- expert's opinion, might not fare well in a general population shelter.

Remember, **Registration** a storm expedites entry to the special needs shelter and assists <u>shelters with planning so sign up</u> **<u>early!</u>** Residents not registered prior to a storm will be triaged onsite to determine if they meet eligibility.

Special Needs Registration Forms and Pet Shelter Information is available on the kpmaster.com website or the Hillsborough County Site; search special needs shelter.

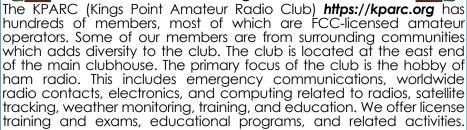
## June Volunteer of the Month - Marilyn Enge



Junes Volunteer of the month is Marilyn Enge. Marilyn is the Vice President of the Oakley Green Association. In addition, she volunteers at Mary & Martha House helping abused women seeking a fresh new start. She has a very large group of friends who give a lot of items to Mary & Martha thanks to her. She also volunteers at The Straz Center in Tampa handling administrative functions, helping them to continue to offer great shows to the public. She also volunteers with the Michigan Club, hiring entertainment, selling tickets, purchasing refreshments, and assisting close to 300 members (many of which were brought in by Marilyn). Finally, she also helps the Baby Boomers club. She is an asset to all the establishments that she assists. Congratulations Marilyn, you definitely deserve the Volunteer of the Month Award for June.

Please send your nomination with the persons accomplishment and contact information to master@kpmaster.com for consideration for the next Volunteer of the Month Award.

#### Kings Point Amature Radio Club - Great Resource Before, During, & After A Disaster.



The clubroom is available to members anytime and visitors are welcome whenever members are present. Wednesday, Thursday, and Saturday mornings are good days to drop by We are actively involved in providing emergency communications services to other community organizations and agencies that provide first responder services. We also support a local program for community residents called the Disaster Radio Service. Over 300 local residents have acquired small inexpensive two-way radios that can be used to communicate with the local ham operators in the event of communication out emergency. The hand held radios are for sale for \$15.00 each. The small hand held radios are vital after <u>a storm when all power is out, and communication services are</u> down. More information can be found at the website drs.kparc.org.

#### Disaster Radio Service Fire, Flood, Hurricane, Accident, Tornado



Radio you can still get help! Amarcur Radio Club

1900 Clubhouse Drive Sun City Center, FL 33573 www.kparc.org

## COMMUNICATIONS OUT!

Landlines, Cell Phones and the Internet will not work! **DISASTER RADIO SERVICE (DRS)** 

- Low cost emergency communications serving the Kings Point and Sun City Center communities
- Handheld two-way radio (\$15 each) No license needed, easy to use Radio practice is held every Wednesday morning
- @ 9 am by the Kings Point Amateur Radio Club

## To acquire the FRS Handheld Radio

- Contact the Kings Point Amauter Radio Club located in the North Clubhouse on the east end
- of the building
  Visit DRS.KPARC.org for more information on the program

## HillsboroughCounty.org/HCFLAlert











Visit the Kings Point Disaster Planning Committee website for all your disaster planning needs.

Visit www.kpmaster.com/disasterplanning





### Disaster-Related Cons and Scams Source: myfloridalegal.com





# **HOW TO AVOID**



## **AFTER A NATURAL DISASTER**

Unfortunately, disasters natural often bring out con artists and scammers hoping to profit off people's misfortune. Falling for cons and scams can create a financial disaster following the natural disaster. Here are some common cons and scams to watch out for following a natural disaster:

#### Home repair scams

Following damaging storms (high winds, hail, and tornadoes), hurricanes and even earthquakes, people impersonating home repair businesses and roofing companies will visit affected neighborhoods and offer to repair damage. Red flags that you are dealing with a scammer and not a legitimate business include:

- One-day-only discounts
- Aggressive sales pitches
- Requirement of upfront payment • You've never heard of the company, and it does not have a
- local, physical address. They cannot produce a business

license or written information about the company.

Never hire a contractor on the spot. Before hiring anyone to do any work on your home, get your insurance company to survey the damage. You can also verify that the contractor is legitimate by checking with the Better Business Bureau.

A good contractor will always provide you with a written estimate of the cost of the repairs on your home. Though some contractors require a deposit to begin work, it should never be more than 25 percent of the total estimate, and you should not pay anything until the materials needed to complete the iob are delivered to your home.

Impersonation of government or insurance company representatives Many people are desperate following disasters, particularly if they do not have insurance. Unfortunately, some con artists pose as government officials from

agencies such as FEMA (Federal Emergency Management Agency), the Department of Homeland Security, and/or the Department of Health and Human Services, that are responsible for helping disaster victims. These con artists will ask you to share your identification, social security information, and other personal information that can be used to steal your identity. Never give out your personal information to a government employee before verifying they are in fact with the Government. Remember, there are no fees when applying for governmental assistance following a disaster. Any request for fees is fraud. Con artists will also pose as insurance claims adjusters or representatives of insurance companies. Ask for identification to make sure you are giving information to an agent from your insurance company.

#### **Donation scams**

Following disasters, people want to give. Even those directly affected by disasters may want to give financially to help those worse off. Unfortunately, scammers and con artists know this. They pose as charitable organizations helping victims of a disaster. Red flags that you are dealing with a fake charity include:

- Requests for donations to be sent over a wire transfer.
- Requests for cash donations to be sent through the mail.
- An aggressive push for a donation
- Calls from an organization you've never heard of or one that has a name close to a better-known charitable organization.
- Reluctance to give a call back number if you say you'd like some "time to think about making the donation" or that "You want to discuss the donation with another family member."
- Starts the call with a "thank you" for a pledge you don't remember making.

## EMERGENCY PREPAREDNESS CHECKLIST TAKE STEPS NOW TO BE PREPARED. HERE ARE THINGS TO HAVE AND DO:





**Update** your personal emergency contact Information

with FirstServices Residential

## **UPCOMING MEETINGS**

June 2nd @ 9:30am Federation Board Meeting KPNCH - Card Room

June 14th @ 9:30am

Master Assoc. Board Meeting **KPNCH - Veterans Theater** 

June 28th @ 2:00 PM Master Association Round Table KPNCH - Ripple Room Association Board Members Only

Note - The COA Summer hours for June and July are Monday, Wednesday, & Friday 9:00AM – Noon. They will be closed in August. No COA meetings will be held June – September.