Tampa Bay Metro Area

September 27 & October 9, 2024

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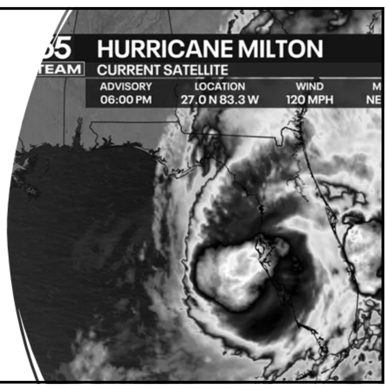
Introduction

- The reality of disasters: wildfires, floods, hurricanes, and tornadoes
- Why SNT trustees must plan for disaster resilience
- Why SNT trustees must help beneficiaries plan for disaster



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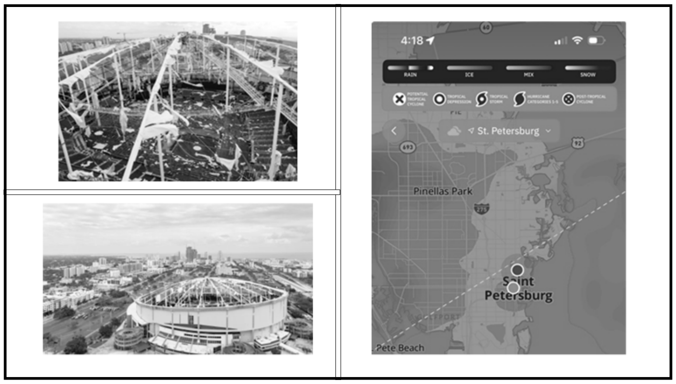

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Thank You!!!

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WHAT YOUR NEIGHBORS DO ALSO MATTERS

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Two Major Hurricanes in 10 Days

- Pinellas County: Home of this conference, Clearwater, and St. Petersburg. Pop. 966, 870
  - 41,000 homes with major damage.
    - 714 homes destroyed completely
    - 18,774 homes rendered unlivable but possibly repairable
  - At least 1100 businesses destroyed by storms
  - 12 killed during storm – all but two were elders or disabled (or both) and drowned. After the storm 20 more died (majority elders or disabled) from lack of electricity for medical equipment or while dealing with clean up.
  - Millions without power for several days to weeks. St. Pete under a boil water alert for four days.
  - Over 30,000 construction permits issued for rebuilding in Pinellas (not including Tampa).
- **Yes, it can happen to you and the beneficiaries.**

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The Role of the Trustee in Disaster Planning

- Fiduciary duty extends to protecting trust assets and beneficiary well-being
- Awareness of physical risks (location, structure, insurance)
- Awareness of beneficiaries' ability to safely and appropriately respond to a natural disaster
- Proactive vs. reactive approaches

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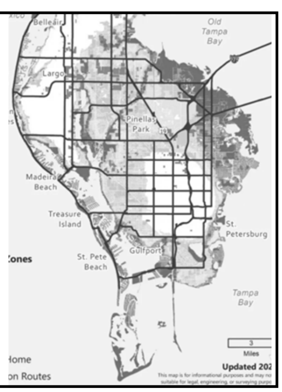
Know the Risk Zones

Verify	• Verify if the property is in a flood, fire, or evacuation zone
Use	• Use FEMA flood maps and local emergency management data
Review	• Regularly review hazard zone changes (every 3-5 years)
Keep	• Keep documentation for insurance and government claims



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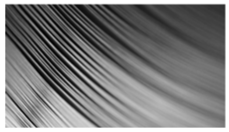
Prepping the Home

1. Reinforce the home against known risks (roof clips, fire breaks, sump pumps)
2. Maintain emergency supplies: water, batteries, first aid, generator
3. Keep vital documents (SNT, insurance, IDs) offsite or cloud-stored
4. Identify accessible and special needs shelters and evacuation routes
   - Identify if needed accessible and special needs shelters that accept dogs and cats.



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Prepping the Beneficiary

- Personalize disaster plans to the beneficiary's abilities and needs
- Medication supply and backup medical equipment
- Communication plan for nonverbal or mobility-impaired beneficiaries
- Transportation arrangements in advance to friend/family home or to evacuation shelter for persons with special needs

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Emergency Communication & Documentation

- Keep contact list: trustee, backup trustee, caseworker, family, emergency services
- Maintain digital copies of SNT documents
- Establish a check-in system for emergencies
- Record post-disaster expenses and communications

Emergency Binder
CHECKLIST

Collect the following important documents and file them in your grab and go binder. Using plastic sleeves, create different sections for each set of documents. Keep copies of your confidential documents in the binder and original copies in a safety deposit box.

IDENTIFICATION INFO
- Birth certificate
- Drivers license
- Passport
- Social Security cards
- Health cards
- Library card / Work IDs

PERSONAL INFO
- Work records
- Military records
- Vaccination records
- Degrees/ Diploma records
- Religious Certificates

ESTATE DOCUMENTS
- Last Will and Testament
- Living Will
- Contact Info of Beneficiaries
- Financial Power of Attorney
- Advance Medical Directive
- Revocable Living Trust

INSURANCE INFO
- Policy Summary pages
- Vehicle Registration files
- Health, Life, Vehicle records

LEGAL DOCUMENTS
- Marriage Certificate / License
- Divorce records
- Utility bills (proof of residence)
- Prenuptials & Postnuptials
- Child Custody documents
- Adoption records
- Other Life critical contracts

PROPERTY INFO
- Titles
- Deeds
- Property Appraisals
- Valuables Appraisals
- Documented property and valuables (videos, photos)

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Insurance Essentials

- Review coverage annually: homeowners, renters, flood, and contents
- Ensure the trust is listed as the insured owner
- Document and update property valuations
- Keep receipts for property improvements

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After the Disaster

- Immediate steps: ensure safety, document losses, contact insurers
- Apply for FEMA and other aid programs
- Confirm coverage for temporary living arrangements
- Trustee or agent must manage recovery steps

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Managing Government Benefits Post-Disaster

- SSI, SSDI, and Medicaid reporting requirements after relocation or expense changes
- Avoid improper payments or resource-counting errors
- Notify SSA/Medicaid promptly about address and asset changes

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Financial & Budget Adjustments

- Expect unplanned expenses: housing, repairs, accessibility modifications
- Allow budget flexibility for emergencies
- Reallocate investments temporarily if needed
- Coordinate with advisors and attorneys

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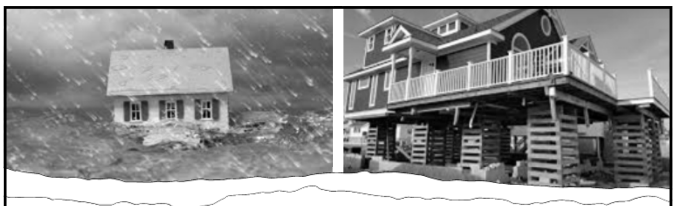

Rebuilding or Relocating

- Meet local code upgrades (elevation, roofing standards)
- Incorporate accessibility improvements
- Ensure new home titling complies with SNT rules
- Review implications for SSI/Medicaid resource limits

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Lessons Learned from Disaster

- Importance of documentation and foresight
- Enable trustees to act quickly under stress
- Include disaster planning in annual reviews
- Collaborate with attorney and care manager

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