

OLDER AMERICANS MONTH





May

2026

MONTHLY PLANNER

CHAMPION YOUR HEALTH: MAY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4 Caregiver Education Group @ Elan 1:00 PM	5	6 Cup of Care Caregiver Group @ Lindale 12:00 PM	7	8	9
10 	11 Advance Directives Clinic @ Conviva Ayers 10:00 AM	12 Caregiver Group @ Brookdale 10 AM Time of Reflection W/ Dr. Praderio @ Lindale 12 PM	13	14 Grief Share Memorial Event @ Lindale 1-2 PM	15	16
17	18 Caregiver Education Group @ Lindale 12:00 PM	19	20	21	22	23
24	25 Memorial Day 	26 Grandparent Group @ CC Food Bank 10:00 AM	27 Krafty Karegivers @ Lindale 12:00 PM	28	29 Advance Planning Presentation & Loteria Event @ Lindale 12 PM -3 PM	30
31						

Caregiving in
The Comfort of Home®

Caregiver Assistance News

“CARING FOR YOU... CARING FOR OTHERS”

Emergencies

Natural disasters are becoming more common than ever. They include hurricanes, tornadoes, floods, landslides, droughts, wildfires, heatwaves, blizzards, and ice storms. Don't avoid emergency preparation just because the list feels overwhelming. Start with the most important supplies for your home and personal needs, then gradually add more until you are well prepared.

Recovering from an emergency or a natural disaster often depends on the planning and preparation done *today*.

In addition to the standard supplies of food, water and first aid kits, consider these additional precautions:

- Create a **network of neighbors**, relatives, friends and co-workers. Discuss your needs and make sure everyone knows how to operate necessary equipment.
- List the type and **model numbers of medical devices**, like oxygen tanks and wheelchairs.
- Note **medications that require refrigeration** and have a cooler chest ready.
- If the person in your care is in a wheelchair or has **mobility problems**, plan how they will evacuate. Have a manual wheelchair as a backup for a motorized one.
- Be prepared to **bring your own durable medical equipment** to an evacuation shelter. Most don't have them.

- For blind or visually impaired people, keep an **extra cane** by the bed and **attach a whistle** to it.
- For hearing impaired, **store hearing aids in a container** attached to the nightstand or bedpost, so they can be located quickly.
- Have **ID information** for the person as well as copies of emergency documents, evacuation plans and emergency health information card.
- Ask your doctor about stocking up on a **week's supply of all prescription medication**.
- Make sure everyone knows where the first-aid kit and **emergency supplies are located**.
- Make a **communication plan** so if you are separated from your family, you will know how to contact one another.
- Designate a **backup provider** in case you can't reach the person in your care.



Source: CDC; FEMA

Family Communication Tips

Staying in touch with family and friends during an emergency is important. Name an out-of-state friend or relative as the contact person that everyone gets in touch with. Someone

Article continues
on page 2

outside of the area of the emergency, power outage, or natural disaster will be better able to keep everyone informed as each person “checks in.” Be sure all family members know the phone number. Program the contact person’s phone number into each person’s cell phone speed dial list. Tell your family and friends that you’ve listed them as emergency contacts.

- ▶ **Text messages** can often get around network disruptions when a phone call might not be able to get through.
- ▶ **Community alert systems** will text or e-mail to let you know about weather and emergency conditions. To receive alerts check your phone’s Settings → Notifications → **Emergency Alerts / Public Safety Messages** and make sure they’re enabled.
- ▶ **Register the person** in your care with emergency response providers so they can be located during disasters. Visit, <http://www.ready.gov/make-a-plan>

Create an Emergency Supply Kit

An emergency supply kit should contain everything you and the person in your care will need for *three days*. Make *two* kits. In one kit put everything you will need to stay where you are and make it on your own for a period of time. The other kit should be a lightweight, smaller version you can take with you. Besides food and water and basic emergency first aid kit, supplies should include:

- ✓ **Battery-powered or hand crank radio** and a NOAA Weather Radio with tone alert and extra batteries for both; local maps
- ✓ **Flashlight and extra batteries** and a **whistle** to signal for help
- ✓ **Dust mask** 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**
- ✓ Pet food, extra water and **supplies for your pet** or service animal
- ✓ **Specialized items**, like extra wheelchair batteries, hearing aid batteries, oxygen, catheters, medications

For more information, view Ready.gov video called “Preparing Makes Sense for Older Americans” or visit the Red Cross website.

Alzheimer’s Behavior During a Crisis

During a crisis, people with Alzheimer’s disease may become physically aggressive. They may throw objects, hit, kick, bite, or pinch caregivers or others nearby. These behaviors often signal unmet needs, fear, or distress caused by changes in routine. Aggression may be the person’s response to brain changes or to situations they do not understand and perceive as threatening, such as unfamiliar people, sudden movements, or attempts to take something away.

When the person appears upset or uses threatening language, caregivers may feel frightened or tempted to react defensively. Instead, remain calm, speak in a reassuring tone, and try to redirect or distract them. In most cases, the person will calm down within minutes if you avoid confrontation and provide reassurance.

Taking Care of Yourself— Some Pains You Shouldn't Ignore

It is important to pay attention to pain. Some of these pains need immediate attention:

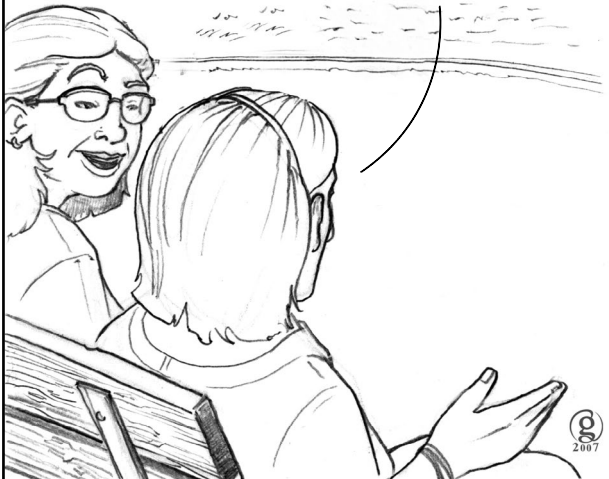
- **Worst Headache of Your Life.** Although a cold or sinus infection could be the problem, you could have a brain hemorrhage or brain tumor. Do not wait; go to the emergency room.
- **Pain or Discomfort in the Chest, Throat, Jaw, Shoulder, Arm, or Abdomen.** This could signal a heart attack or pneumonia.
- **Pain in Lower Back or Between Shoulder Blades.** It could also be caused by high blood pressure, circulation problems, smoking or diabetes.
- **Severe Stomach Pain.** Appendicitis, gallbladder and pancreas problems, stomach ulcers, and intestinal blockages are possible causes that need immediate attention.
- **Calf Pain.** This can be a sign of deep vein thrombosis (DVT), a blood clot in the leg's deep veins. Without fast treatment, the clot could break loose and travel to the lungs, which could be fatal. If you have unusual swelling and pain in your calf muscles, see a doctor immediately.
- **Burning Feet or Legs.** This is a common sign of diabetes.

Source: WebMD

Live Life Laughing!

What did the doctor do about your memory problem?

He made me pay ahead of time.



Inspiration

Remember, if you ever need a helping hand, you'll find one at the end of each of your arms. As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping others.

—Audrey Hepburn

Memory Care - Instructions

In an emergency, Alzheimer or dementia patients can sense when something is wrong. Remain calm, explain what is happening simply, and give clear directions.

OLDER AMERICANS MONTH



CHAMPION YOUR HEALTH: MAY 2026

Caregiving in
The Comfort of Home®

Our Purpose

To provide caregivers with critical information enabling them to do their job with confidence, pride, and competence.

Ordering Info

From the publishers of

*Caregiving in
The Comfort of Home*®

Caregiver Series

available from...

CareTrust Publications LLC

PO Box 10283, Portland, OR 97296

newsletters@comfortofhome.com

or www.comfortofhome.com

Comments and suggestions welcome.

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SAFETY TIPS— Before an Electrical Blackout

Losing electrical power often means losing more than lights: refrigeration, water supplies, and cell phones all depend on a power supply. If you are *warned* of a coming blackout:

- ☛ Keep electricity use as low as possible to help power companies avoid rolling blackouts.
- ☛ Freeze water in plastic containers leaving an inch of space in each one because water expands as it freezes. This ice will help keep food cold during a power outage.
- ☛ Most medication that needs refrigeration can be kept in a *closed* refrigerator for several hours without a problem. If unsure, check with your physician or pharmacist.
- ☛ Keep your vehicle's gas tank at least half full because gas stations rely on electricity to power their pumps.
- ☛ Know where the *manual* release lever of the electric garage door opener is located and how to operate it. Garage doors are heavy, so you may need help to lift it. Always keep the garage door key with you.

Source: www.Ready.gov

NEXT ISSUE...ALZHEIMER'S-COMMUNICATION IS NOT JUST SPEAKING

Caregiver Assistance News

“ C A R I N G F O R Y O U ... C A R I N G F O R O T H E R S ”

Q U I C K Q U I Z

A senior or a person with disabilities will face some special challenges if an emergency strikes. Caregivers can help them learn about the challenges that they may face and help them prepare ahead of time. Answer True or False to the question below.

1. An emergency supply kit should contain everything you and the person in your care will need for one day.
T F
2. In an emergency, Alzheimer or dementia patients can sometimes sense when something is wrong. It is important for the caregiver to remain calm, explain what is happening simply, and give clear directions.
T F
3. Recovering from an emergency or a natural disaster tomorrow often depends on the planning and preparation done *today*.
T F
4. Making sure everyone knows where the first-aid kit and emergency supplies are located is good planning.
T F
5. An extra cane by the bed with a whistle attached to it is helpful for blind or visually impaired persons.
T F
6. Keep electricity use as low as possible to help power companies avoid rolling blackouts.
T F
7. Make sure your phone **Emergency Alerts / Public Safety Messages** are enabled so you can receive them.
T F
8. Keep your vehicle’s gas tank at least half full because gas stations rely on electricity to power their pumps.
T F
9. It is helpful to register the person in your care with emergency response providers so they can be located during disasters.
T F
10. There is no need to consider medications that may need refrigeration during a power outage.
T F

Name _____

Signature _____ Date _____

May 2026 Event List

Virtual & In-Person Caregiver Education

When: MON. May 4th, 2026

"Caregiver Education Group"

Where: *Elan* Corpus Christi @ 5144 Lipes Blvd. Corpus

Type: In Person

Time: 1:00 PM – 2:00 PM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

When: WED. May 6th, 2026

"CUP OF CARE" Memory Cafe

Where: *Lindale Senior Center* @ 3135 Swantner St. Corpus

Type: In Person for Caregivers and Loved Ones

Time: 12:00 PM – 1:00 PM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

When: TUES May 12th, 2026

"Caregiver Education Group"

Where: *Brookdale Corpus Christi* @ 6410 Meadowvista Dr. Corpus

Type: In Person

Time: 10:00 AM – 11:00 AM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

When: TUES. May 12th, 2026

"A Time of Reflection" with Dr. Nestor Praderio

Where: *Lindale Senior Center* @ 3135 Swantner St. Corpus

Type: In Person

Time: 12:00 PM – 1:00 PM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

When: MON. May 18th, 2026

"Caregiver Education Group"

Where: *Lindale Senior Center* @ 3135 Swantner St. Corpus

Type: In Person

Time: 12:00 PM – 1:00 PM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

When: WED. May 27th, 2026

"Krafty Karegivers"

Where: *Lindale Senior Center* @ 3135 Swantner St. Corpus

Type: In Person for Caregivers and Loved Ones

Time: 12:00 PM – 1:00 PM

RSVP: Mary Ann Mondragon (361) 826-2343 or Christina Edwardson (361) 232-5150

Dr. Nestor H. Praderio, M.D.

Face to Face Dementia

Educational Program for the Caregiver

WHEN: WED. May 27th, 2026

WHERE: Virtual

TYPE: Caregiver Support Program

TIME: 5:00 PM

RSVP: Texas Face to Face (361) 359-2199

**Grandparents & Other
Relatives Raising Children**

MCH Family-Empowerment Group

When: TUES. May 26th, 2026

Where: *Coastal Bend Food Bank* @ 5442 Bear Ln. CC

Type: In Person

Time: 10:00 AM – 11:00 AM

RSVP: 361-334-2255 or 361-232-5150

Alzheimer's Association

Where: Visit alz.org/CRF to register or call: 800-272-3900

TYPE: VIRTUAL/PHONE CAREGIVER SUPPORT GROUP

For Additional Information contact:

Christina Edwardson

Family Caregiver Specialist

Office: (361) 883-3935 Ext: 51

Facilitations are provided by:

THE NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM
a program of Texas Health and Human Services



COASTAL BEND
COUNCIL OF GOVERNMENTS

Older Americans Month RESOURCE FAIR

Empowering Older Adults Through Awareness of Community Resources

FREE EVENT

GIVEAWAYS



Thursday, May 21, 2026

Antonio E. Garcia Arts and Education Center

2021 Agnes CC, TX 78405

9:00 am - 11:00 am



Celebrate Older American's Month With Us



PAUL ZAMBIE
GUEST SPEAKER

FREE EVENT

ADVANCE PLANNING PRESENTATION, SNACKS, & LOTERIA

LINDALE SENIOR CENTER
3135 SWANTNER ST
CC, TX 78404



29, MAY, 2026



12:00 PM - 3:00 PM



CAREGIVER SOS



Texas Department of
Family and Protective Services
Adult Protective Services



COASTAL BEND
COUNCIL OF GOVERNMENTS

FOR MORE INFORMATION CALL: 361-232-5150 OR EMAIL: CHRISTINAE@COASTALBENDCOG.ORG

MEDICARE SAVINGS PROGRAMS & EXTRA HELP GUIDELINES

~2026 Income and Resource Limits ~

MEDICARE SAVINGS PROGRAMS (MSP)

Program	Single Income Monthly	Couple Income Monthly	Single Resource	Couple Resource
QMB	\$1,350	\$1,824	\$9,950	\$14,910
SLMB	\$1,616	\$2,184	\$9,950	\$14,910
QI-1	\$1,816	\$2,455	\$9,950	\$14,910

- **QMB:** Payment of all Medicare premiums, deductibles, copays, and coinsurance the Medicare enrollee would otherwise have to pay
- **SLMB:** Payment of the Medicare Part B premium
- **QI-1:** Payment of the Medicare Part B premium

EXTRA HELP (LIS) ~ HELPS PAY SOME OF MEDICARE PART D EXPENSES

Full LIS Single Monthly Income Limit	Full LIS Couple Monthly Income Limit	Single Resources	Couple Resources
\$1,995.00	\$2,705.00	\$18,090	\$36,100

All limits are **ESTIMATED** amounts based on 2026 FPL. Monthly income at or below FPL + \$20 monthly income disregard; income is rounded to the nearest whole dollar.

If you or someone you know have any questions regarding eligibility to the above programs, call to schedule an appointment with a **BENEFITS COUNSELOR who can evaluate your Medicare and/or possible Medicaid entitlements. "OR" If you would like to schedule a presentation regarding the above programs, please call the **AREA AGENCY ON AGING/COASTAL BEND AGING & DISABILITY RESOURCE CENTER:****

2910 Leopard St. (361) 883-3935
Corpus Christi, TX 78408



TEXAS
Health and Human
Services

*The "**BENEFITS COUNSELING PROGRAM**" is a service through the Area Agency on Aging / Coastal Bend Aging & Disability Resource Center (AAA/CBADRC), which are programs of the Coastal Bend Council of Governments (CBCOG)*

The Area Agency on Aging is funded in part by Texas Health and Human Services



Digital Literacy Workshops

Want to feel more comfortable with everyday technology?

Stay connected with friends and family?

Browse for information online?

Learn how to use mobile devices?

Learn how to stay safe from online scams?

Join us.

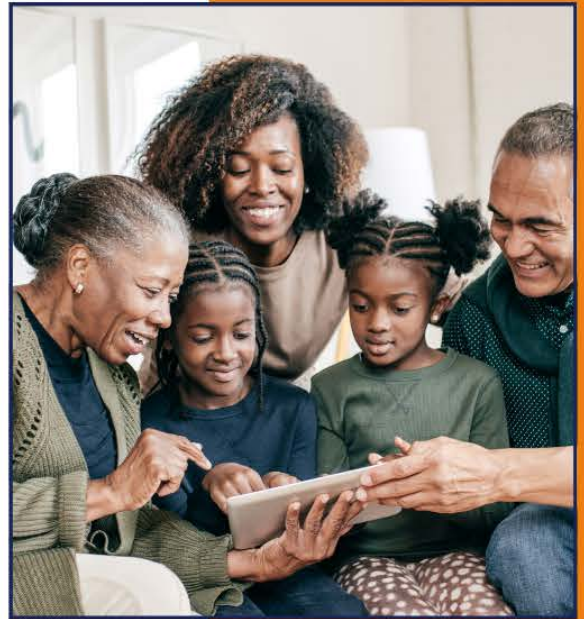
Call
361.885.3935
to register



Or register here.

Register and attend to...

- Ask questions.
- Learn at your own pace.
- Receive onsite, in-person assistance.
- Meet others & support each other.



Coastal Bend Council of Governments
2910 Leopard St.
Corpus Christi TX 78404



Connect



State Long-Term Care
Ombudsman Program

Your Rights. Your Voice. Your Ombudsmen.



Nelda Barrera – Managing Local Ombudsman
Griselda Ramos – Certified Staff Ombudsman

800-252-2412 or (361) 232-5146

How We Help

- Listen to your concerns.
- Protect your rights.
- Help resolve problems with care or services.
- Support residents and families.
- Promote dignity and quality of life.

Cómo Ayudamos

- Escuchamos sus preocupaciones.
- Protegemos sus derechos.
- Ayudamos a resolver problemas.
- Apoyamos a residentes y familias.
- Promovemos dignidad y calidad de vida.

Coastal Bend Long-Term Care Ombudsman Program

Our services are

★ Free ★ Confidential ★ Resident-Directed

800-252-2412 or (361) 232-5146

Or to file a complaint, call HHSC

☎ 800-458-9858 🌐 ltco.texas.gov

Coastal Bend Long-Term Care Ombudsman



Serving Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, Nueces, Refugio, & San Patricio counties.



1.2

Ombudsmen



1

Volunteer

In the Coastal Bend



4,417

Residents



47

Long-Term Care
Facilities

2025 By the Numbers



100

Complaints
Investigated



93%

Complaint
Resolution



338

Facility
Visits



31

Care Plan
Advocacy



50

Resident Rights
Advocacy

A Long-Term Care (LTC) Ombudsman:

- Visits residents in every nursing facility and assisted living facility at least every 90 days.
- Investigates and resolves complaints to protect the health, safety, welfare, and rights of residents.
- Empowers residents, family members, facility staff, and others with information about facility requirements and residents' rights.
- Supports resident and family councils.



State Long-Term Care
Ombudsman Program

Prepare for Evacuation

- Determine the best way to get to the nearest emergency shelter that will meet your needs. If you can drive yourself, make sure your car has enough gas. If you need someone else to give you a ride, plan to contact a family member, friend, neighbor, or emergency transport service.
- Find out where to turn off the electricity, gas, and water.
- Pack emergency supplies. A list of emergency supplies to collect is included in the [Emergency Supplies Checklist](#).
- Store emergency numbers in more than one place. For example, save numbers in your cell phone and keep your phone charged, and also save numbers on a sheet of paper in your emergency supplies kit.
- If you use assistive devices like a wheelchair, walker or cane, practice evacuating with them, and know how to replace them if they are lost or destroyed.
- Figure out how you will keep family and friends informed about your status during the disaster.

Plan for Service Animals

- Service animals may be frightened or hurt in an emergency. Broken glass or debris on the ground can injure their paws, and they may not be able to work. Be prepared to use other equipment if your animal cannot provide its normal services.
- Service animals that assist people with disabilities are allowed in Red Cross shelters, but pets are not allowed. The Americans with Disabilities Act (ADA) defines [what a service animal is and what is/isn't allowed](#). Review the definitions and be prepared to explain what services your animal performs for you. The Red Cross has prepared [a pets and disaster checklist](#) to help with planning.

Plan for Pets

It may be difficult to find shelter for your pets in during an emergency, so be sure to plan ahead.

- Check with your local emergency shelter to see if they accept pets.
- Contact hotels and motels outside your immediate area to check their pet policies and restrictions on number, size, and species. Identify pet-friendly hotels and motels by searching internet websites such as [Pets Welcome](#). Make a list of pet-friendly places and their phone numbers and keep the list with your other disaster information and supplies.
- If there are no pet-friendly hotels and motels in your evacuation area, ask if “no pet” policies may be waived in an emergency.
- If you get a warning that an emergency is coming, call ahead for reservations, because hotels that accept pets may fill up faster than those that do not.

- Ask friends, relatives, or others outside the affected area if they could shelter your animals. If you have more than one pet, they may be more comfortable kept together, but be prepared to board them separately.
- Prepare a list of boarding facilities and veterinarians who could shelter animals in an emergency and include their 24-hour phone numbers.
- Ask local animal shelters if they provide emergency shelter or foster care for pets in an emergency. Animal shelters may be overburdened caring for the animals in their care before the disaster when adding those displaced by an emergency, so this should be your last resort.

Evacuating

- Do not delay evacuation. If an emergency is about to occur, get to a safe place. Try to leave as early as possible.
- If you are taking care of someone with dementia, make sure they have proper identification like the [MedicAlert® Foundation ID bracelet](#) or [ROAD iD®](#). This can help others identify them and make it easier to reunite if you get separated.

Emergency Preparedness

Tips for People Living Alone with Dementia

- If you have dementia and live alone, this checklist can guide you as you prepare for an emergency. You may also want to ask a family member or friend to help you plan for an emergency and help you fill out the forms in this toolkit.
- Contact your local fire department and police department to find out how to give them important information about you, including a recent photo that will help them rescue you.
- Enroll in [MedicAlert](#)[®] + [Alzheimer's Association Safe Return](#)[®] or a similar voluntary registry program.
- Tell people you trust, such as family members, friends, and neighbors, that you have dementia and ask them to check in on you if there is an emergency.
- Tell people you trust about any medicines you take and show them how to operate any equipment you use. Show them where you keep your emergency supplies.
- Complete the [Important Contacts](#) form that includes a plan for communicating with others. Share your communication plan and important contacts with someone you trust.
- Complete the [My Medical Conditions and Care Needs](#) form.
- Talk with your health care provider and paid caregivers about planning for your medical and personal care needs in an emergency.
- Consider getting a lockbox that has a door key and install it outside of your home, so that first responders and others can get to you in an emergency. Provide the code to local fire, police, and others that you trust.
- Keep important documents together with an emergency kit in an easily accessible spot in your home, ideally near the door.
- Make a plan for your pets. Talk to your veterinarian about local boarding facilities. Identify pet-friendly hotels and motels by searching internet websites such as [Pets Welcome](#). Make a list of pet-friendly places and their phone numbers, and keep the list with your other disaster information and supplies. For other ideas, refer to the [Planning for an Emergency](#) section of this toolkit.
- During an emergency, find someone you can call every day at the same time, just to check in and let them know you are okay.

Planning for After an Emergency

This section provides information and issues to consider if you are displaced from familiar surroundings after an emergency. It includes information about organizations that may be able to help you after the disaster.

Recovering From an Emergency Can Be Difficult

- It can be scary after an emergency happens. The trauma of the disaster itself, along with having to stay in your home for a long time or go through evacuation without regular health care, can make you feel helpless.
- Moving into a temporary shelter might mean that you'll be separated from your neighbors and your familiar surroundings. If you have dementia, this can be disorienting and confusing.
- Returning home after an emergency is extremely hard for anyone, but it may be especially hard if you have dementia. It might be good for you to stay in a safe and secure environment away from your home and have someone you trust assess the condition of your house and determine whether or when it's okay for you to return home.

Many Organizations Can Help You

Despite the difficulties after an emergency, there are people who can help you and who can make your recovery easier. The Aging Services Network is made up of state and area agencies on aging, community-based organizations, local service providers, and Indian tribes and Alaska Native and Asian Pacific organizations. Aging network providers who provide supportive services can help get meals, transportation, and other services to you as quickly as possible.

These agencies can also connect you with other services that may help with your recovery from an emergency, such as FEMA funds, housing, or food stamps. [The Eldercare Locator](#) can direct you to resources and services in your community; reach them at eldercarelocator@n4a.org or by phone Monday through Friday from 9AM to 8PM Eastern Standard Time at **800-677-1116**.

The agencies also often receive support from the National Association of Area Agencies on Aging's Disaster Relief Fund to directly support older adults as they recover from disasters in their communities.

It might be hard to contact state and local agencies if the whole region or state is shut down because of the emergency. But there are other agencies that can still help you.

- American Red Cross
 - Find your local Red Cross chapter online at <https://www.redcross.org/find-your-local-chapter>, or call **1-800-RED-CROSS** (1-800-733-2767). The Red Cross [Safe and Well](#) website can help families and friends locate someone who has been affected by a recent disaster.
- Federal Emergency Management Agency (FEMA)
 - Phone: **1-800-621-3362** (711 or Video Relay Service Available); TTY: **800-462-7585**
 - Text: **43362** (4FEMA). Use FEMA's text message program to search for open shelters and open disaster recovery centers in your area, and receive safety tips to help you prepare for common disasters.

Tips for Dealing With Your Homeowners' Insurance Company

- Be sure you have enough insurance protection to completely rebuild your home and replace your furniture and other valuables if your home is destroyed.
- Make a list—or inventory—of all your possessions and store it in a safe place. This will come in handy if you need to file a claim with an insurance company.
- After an emergency, contact your insurance company as soon as possible. They can help to assess the damage to your home and process your claim. This will be easier if you have prepared an inventory of your home and its contents.
- The [Insurance Information Institute's](#) website provides the basics of homeowners' insurance. However, be sure to contact your insurance professional to learn what your personal policy does and does not cover.

Note: If you rent, learn how your renters' insurance will protect your personal belongings from damage or loss.

Be Aware of Fraud and Exploitation

Unfortunately, criminals may try to take advantage of people after disasters by stealing medications, pocket money, or other possessions. Some predators may even try to take the money people receive from FEMA, for example by pretending to be building contractors offering to repair your home.

Consider these rules to avoid becoming a victim of fraud when your home needs repairs:

- Use a checklist to remind you of what to think and ask about when hiring a contractor. FEMA has a checklist of items to consider in their [Checklist of Questions to Ask Your General Contractor](#). Use only contractors licensed by your state.
- Get a written estimate and get estimates from more than one contractor.
- Request and check references.
- Ask for proof of insurance, such as liability and workers' compensation.
- Insist on a written contract, and don't sign a contract with blank spaces.
- Get any manufacturing or labor warranties in writing.
- Make final payments only after the work is done.

If you think someone is trying to take advantage of you and commit fraud, use the following contacts to report it:

- Department of Homeland Security, Office of Inspector General
 - Phone: 1-800-323-8603, TTY 1-844-889-4357

- Website: www.oig.dhs.gov
- FEMA Office of the Chief Security Officer
 - Phone: 1-866-223-0814
 - Email: FEMA-OCSO-Tipline@fema.dhs.gov
- National Center for Disaster Fraud
 - Phone: 1-866-720-5721
 - Email: disaster@leo.gov

Local disaster recovery and emergency management agencies at the state or county level can also tell you who to contact and give you some resources if you suspect fraud. For example, the county emergency management agency might provide contact information for your local sheriff's office or free legal assistance services in the area.

Tips for Caregivers and First Responders

Communication and Responding to Dementia Symptoms

The tips in this sheet can be useful for everyday life, but they can be especially handy during an emergency and for people who are not experienced in caring for someone with dementia.

It can be hard to communicate with people living with dementia and respond to their symptoms, even in the best of circumstances. During an emergency, this challenge becomes more difficult. People living with dementia may get very distressed, particularly if they have to evacuate and their usual caregivers are not available.

Changes in routine or environment are likely to cause changes in behavior in people living with dementia. They may become anxious, distressed, or even aggressive, and they may not get enough sleep. Being surrounded by too many new people or too much stimulation may make them confused or upset.

For people living with dementia, maintaining a regular routine can bring a sense of security and predictability. After an emergency, it's important that they have and follow a regular routine as soon as possible. This can help them communicate better and can improve their ability to complete complex tasks.

To best respond to the needs of a person with dementia during an emergency, you need to understand the cause of a person's distress. It's important to know as much information about them as possible. The [My Medical Conditions and Care Needs](#) form can provide useful information.

General Communication Strategies

- Try to talk to the person in a place that is quiet and free from distractions.
- Be at eye level with them, call them by name, wait until you are in their field of vision, and identify yourself and the reason for your interaction.
- Encourage them to use hearing aids and eyeglasses if they need to, and make sure the aids are in working order.
- Set the tone by talking in a warm, easygoing manner. Smile often, and pay attention to your tone of voice, facial expression, body tension, and mood.
- Speak slowly and clearly, and pause in between sentences. Allow time for them to process what you're saying.
- If they don't understand, try to direct them by using gestures while you talk.
- Respond to the emotions they express, rather than what they might say.
- Be prepared to repeat information, choices, and directions. Repeat things in the same order, using the same words.

- Provide information using concrete terms and familiar words. They may respond better to “Do you need to pee?” rather than “Do you need to use the restroom?”
- Praise them often. Say “Good job,” or “Take your time, you can do this.”
- Reassure them that you are there to support them.

Tips for Reducing Behavioral Symptoms

- Anticipate what the person will need based on what you know about their daily routine, family members, likes and dislikes, and any significant or traumatic life events.
- Consider that behaviors may be triggered by an event or condition. If they see someone putting on a coat or getting their keys, they may think it’s time to go. If someone is setting the table, they may think it’s time to eat. And if clothes are laid out on the bed, they may think it’s time to get dressed.
- Maintain a regular routine as much as possible. Try to keep to the person’s regular sleep/wake schedule, mealtimes, and daily personal care activities.
- Limit exposure to media coverage of the disaster or emergency. The person may get distressed if they see the event replayed on TV, as if they are reliving the trauma.
- Be aware if they are in any discomfort or if they look uneasy. Consider if the person is hungry, cold, needs to use the bathroom, or has another physical need. Pay special attention to whether they have any physical or psychological pain.
- Look for and try to resolve cues that the person is bored, afraid, uncertain, or tired (i.e., irritability, fidgeting, or pacing) by:
 - Taking a walk with them and getting some fresh air.
 - Distracting them with calming activities such as listening to music, knitting, sorting, or coloring.
 - Letting the person know that they are needed. Say, “Can you help me with...?”
 - Reassuring the person that they are not alone, by sitting quietly together.

Daily Activities

- Be prepared to give the person more assistance than normal during and after an emergency, because they are adjusting to a new environment and new routine.
- Keep tasks simple by breaking them down into easy steps. See if they need help with getting started and offer help for any difficult tasks.
- Try to build in enjoyable activities that match their interests and abilities.
- Encourage exercise and physical activity whenever possible.

Sleep Problems

- Encourage the person to keep a regular wake and sleep schedule. Understand, though, that a traumatizing event can make them tired, and they may sleep more than usual. It’s important to give them time to rest when tired.

- Make sure to spend time outside and get natural light every day, or as much as possible.
- Pay attention to bedtime routines and set the mood for sleep.
- Dim the lights and keep the sleeping area quiet and at a comfortable temperature.
- Limit caffeine intake and, unless the person is dehydrated, offer less fluid 2 to 3 hours before bedtime.
- Keep bedrooms, hallways, and stairs well lit, and keep all walk areas clear, in case the person wanders at night.

Responding to Anger and Aggression

- Approach the person from the front, at eye level, and call them by name.
- Use calm, positive statements and a patient, low-pitched, reassuring voice.
- Don't argue.
- If you feel physically threatened, give them some space and call for help.

Getting Enough Food and Water

- Be sure the person is getting enough nutritious food and fluids. They might have trouble asking, may forget to drink or eat, or may not feel thirsty or hungry.
- Make sure meals and snacks aren't rushed and offer food and drinks they enjoy.
- Try to have the person drink 4 to 6 cups of fluid every day. Offer drinks throughout the day.
- Monitor the person for compulsive eating, or for obsessive eating of one type of food such as sweets.

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