

Volume 4 Issue 3

Brickell Bay Tower Condominium Association, Inc. 1408 Brickell Bay Drive Miami, FL 33131

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The CDC on Living in Shared Housing During the Coronavirus Pandemic

Monthly Newsletter

Shared or congregate housing includes apartments, condominiums, student or faculty housing, national and state park staff housing, transitional housing, and domestic violence and abuse shelters. Shared housing residents often gather together closely for social, leisure, and recreational activities, shared dining, laundry facilities, stairwells, and elevators and may have challenges with <u>social distancing</u> to prevent the spread of COVID-19.

PROTECT YOURSELF

- Social distance by staying at least 6 feet apart from others that you do not live with.
- CDC recommends that people wear masks in public settings when around people who don't live in your household, especially when other social distance measures are difficult to maintain.
- Seek out a "buddy" in the facility who will check on you and make sure your are getting basic necessities, including food and household essentials.

PEOPLE AT-RISK

- Keep up-to-date lists of medical conditions and medications, and periodically check to ensure you have a sufficient supply of your prescriptions and medications.
- Contact your healthcare provider to ask about getting extra medications to have on hand, or to consider using a mail-order option for medications.
- Be aware of serious symptoms of if you have underlying conditions of <u>COVID-19</u> symptoms, and know who to ask for help or when to call 911.

KNOW WHERE TO GET INFORMATION

• Make sure you know how your facility is going to communicate COVID-19 information to you; email, websites, hotlines, automated text messaging, newsletters, and flyers to help communicate information on.

COMMON SPACES

Be flexible, rules may change in common areas. Maintain 6 feet of social (physical) distance between yourself and everyone that you do not live with. This may mean there will be alternatives to activities, cancelled activities, or closed areas. If you see people in areas that are small, like stairwells and elevators, consider going one at a time.



Get an Insurance Checkup

Want to save a little money? Take a hard look at your insurance coverage. Experts recommend getting an insurance checkup once a year. You may find that your situation has changed and you need less, or more, insurance. Laws in your state may have changed or it may be time to get a new insurance company.

To make your insurance checkup easier, gather together the paperwork for all of your insurance coverage, including homeowners or renters insurance, life, auto, and any other type you may carry. This will help you compare costs vs. coverage.

Some important questions to ask:

- Am I eligible to discontinue PMI (private mortgage insurance) on my homeowners policy?
- Have any laws changed in my state requiring more or less coverage?

Has my employer begun to offer more or less insurance, including disability, life, or supplemental insurance?



- Do I qualify for any additional discounts?
- Can I save money with a higher deductible?
- What is the best deal I can get on this type of coverage?

Once you've talked with your current agent and gotten a firm price on the insurance coverage you want, take the time to call around to other companies. You may be surprised at the savings you can find. If you do find a better deal elsewhere, it is easy to switch. Simply start up your coverage at the new company and then send a letter or fax to your original insurance agent stating when you would like your coverage discontinued. If there is remaining time on your policy, you will receive a refund of the amount you've already paid.

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Hurricane Trivia

- Hurricanes were first named by people living in the West Indies. The name chosen was based on which saint's day it was when the storm hit.
- Around the end of the 19th century, an Australian meteorologist began giving women's names to tropical storms and hurricanes.
- It wasn't until 1953 that the U.S. National Weather Service started using women's names for storms. In 1979, men's names were added.
- A list of names is put together that includes names beginning with every letter of the alphabet except Q, U, and Z.
- Today, the World Meteorological Organization uses six lists in rotation, reusing the same list every six years. If a hurricane is particularly deadly or costly, the name is retired and a new name is chosen.







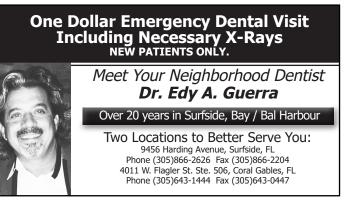
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