Because of the recent tornadoes that hit our state, the Family Finance and Resource Management team with Kentucky Cooperative Extension created the following Facebook posts. The posts provide tips, facts, and links that are helpful when recovering from a natural disaster.

1. Following a natural disaster, it is important to document your property damage and loss. You will often be required to provide written documentation to submit claims to your homeowner’s or renter’s insurance and to qualify for assistance programs. Taking pictures of the damage to submit with the written documentation is helpful.
2. During the cleanup efforts following the recent natural disasters, be cautious of scams for home repairs, advance fee loans, protection from foreclosure, and charity scams or fraud. In general, be alert to people who are soliciting door-to-door or who demand cash payments. Be certain to read and understand all paperwork before you sign contracts.
3. To prevent S.C.A.M.S. in the aftermath of the storms, follow these steps:

-**S**top before giving out any personal or financial information.

-**C**heck the validity of the company, representative, claim, or charity.

-**A**ct cautiously before signing paperwork. Don’t sign if you don’t fully understand.

-**M**ake informed decisions and seek trusted advice.

-**S**low down. Never let someone pressure you to act quickly or out of fear.

1. A natural disaster can strike anywhere at any time, often leaving in its wake damage and destruction that impacts your financial well-being. Visit <https://www.ready.gov/recovering-disaster> to determine where to start the recovery process.
2. Communication after a natural disaster is important! Document all your communications. Consider designating a notebook, calendar, and large envelope for this. Use the notebook to record details regarding the disaster, to-do lists, and contact information for organizations and individuals that you have been working with. Use the calendar to record appointments, deadlines, and actions taken. Finally, use the large envelope to store disaster-related receipts.
3. In the wake of the storms, you may qualify for state or federal assistance. To learn more about State of Emergency assistance programs, visit the Kentucky Division of Emergency Management at <https://kyem.ky.gov/recovery/Pages/Individuals-and-Households-Assistance-Program.aspx>.
4. After a disaster, important papers may have been destroyed, lost, or damaged. The quickest way to obtain a duplicate driver’s license is to apply in person at any state Department of Motor Vehicles (DMV). For helpful links for replacing your important papers, review [https://fcs-hes.ca.uky.edu/files/disaster\_recovery\_replacing\_important\_papers.pdf](https://nam04.safelinks.protection.outlook.com/?url=https%3A%2F%2Ffcs-hes.ca.uky.edu%2Ffiles%2Fdisaster_recovery_replacing_important_papers.pdf&data=04%7C01%7Cjhunter%40uky.edu%7Ccfdc29ba1f9f4ed4ad6f08d9bf5c4876%7C2b30530b69b64457b818481cb53d42ae%7C0%7C0%7C637751225332350206%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=mHebhoIZEIaR2%2BHP0SrOUoIdoTKx0ZgdiZ0pfgo%2FVIM%3D&reserved=0).
5. If you have vehicle damage or loss, contact your auto insurance agent. Do not sign anything from any insurance companies indicating final payment to you until you know the full extent of the damage. Disaster-related damage may continue to surface for several weeks or months.
6. If you are concerned about your ability to pay your bills, contact your creditors to explain your situation. You may be able to arrange a modified payment plan if you have been directly affected by a natural disaster.
7. When documenting your losses, for each item, try to provide the manufacturer, model, serial number, age, the value of the item if purchased new, the approximate current value of the item, and the damage it incurred. If you can, include pictures of the damages.