

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

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## THIS MONTH'S TOPIC: ASKING FOR HELP AFTER A DISASTER

Disasters can come in many forms. They can be widespread natural disasters, a localized incident, or a personal medical emergency. And we're seeing more larger-scale natural disasters. As Matt Dixon, senior meteorologist at the University of Kentucky explains, "Kentucky has experienced an increase in 'billion-dollar' weather disasters — a total of 92 impacting the area since 1980, with seven of those devastating events occurring in 2024 alone." If a disaster happens to you, first find safety. Then ask for help if needed once the immediate danger has passed.

### MONEY

Disasters can strain your resources and make it hard to keep up with bills. If your expenses become greater than your available money, reach out to your mortgage lender or landlord, utility companies, or pharmacy. You can see if they offer financial help, alternative payment plans, deferment or forbearance options, or other hardship exceptions. Read more at <https://ukfcs.net/ItFoD-FinancesAfter>.

Donors may want to support you through cash apps, virtual fundraisers, crowdsourcing



platforms, or meal sign-ups. If you fundraise online (or a loved one sets up a fundraiser for you), use a trusted platform. Also be careful with sharing personal information to protect your privacy from scammers. Platforms may charge transaction or other fees, so read the legal terms carefully. Also, be sure to keep records of funds donated to you. If crowdsourcing or online donations exceed allowable amounts, they may be considered taxable income and require IRS Form 1099-K.

### SHELTER

After natural disasters, emergency management officials may set up temporary shelters. For an individual disaster, like a house fire, the Red Cross (<https://ukfcs.net/RedCross>) or area churches may be able to provide temporary lodging. Contact your local

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Disabilities  
accommodated  
with prior notification.

## IT IS IMPORTANT TO STAY HEALTHY AFTER AN EMERGENCY



emergency management director for shelter options near you.

In some cases, insurance or government aid may be able to help with the cost of getting you back into your home or other lodging. Contact your insurance agent for information on filing a claim. You can look up a variety of Kentucky-specific resources for shelter and other assistance at <https://ukfcs.net/DisAsst>.

You may be eligible for government assistance if you meet set requirements and adhere to deadlines, which typically require you to file claims in a timely manner after a disaster. You may need to take photos, make a list of damages, or take other steps before applying. For individual FEMA disaster assistance, visit <https://ukfcs.net/FEMAind>.

### OTHER BASIC NEEDS

**Food** – It is important to stay healthy after an emergency. If money is tight, use food pantries and free food distributions in your community, such as those listed at <https://ukfcs.net/FAFoodBank>. Your local health department or county FCS agent can also help you find food banks in your area.

**Clothing and Personal Care Items** – If clothing or personal care items were damaged,

consider setting up a wish list online through a trusted retailer. Do this especially if people have offered to help but aren't sure what your family needs. This will allow friends and family to buy needed items in the correct sizes and quantities and ship them to your temporary location. You can also shop at consignment stores or visit donation centers for replacements at no or low cost.

**Mental Health** – Financial emergencies can be overwhelming. Call 988 in Kentucky if you are experiencing a mental health crisis. Additional resources are detailed in the Kentucky Extension publication *Navigating Trauma After a Natural Disaster* at <https://ukfcs.net/ItFoD-Trauma>.

### When Others Help

Always be gracious when others offer to help, realizing that not everyone has a lot to give. “Help” can come in many forms, from dropping off a meal, to helping with yard cleanup, to gifting tangible items. Remember, others may have their own financial challenges, and local businesses may be overextended, especially after large-scale disasters. Contact community or faith-based organizations or your county Extension office for other suggestions for assistance.

Written by: Danielle Hagler, Family and Consumer Science Extension Agent in Nelson County, and Kelly May, Senior Extension Associate for Family Finance and Resource Management  
Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock