

# Recovery After Disaster: The Family Financial Toolkit

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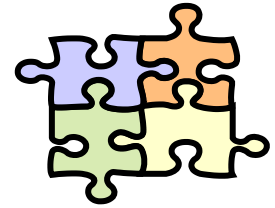
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## Introduction



### Sorting out the Pieces of Your Financial Puzzle

What do you see when you empty a puzzle box onto a table? What you see are lots of pieces of different shapes and colors. Some are hiding under other pieces and many will need to be turned over to see what they look like. You know the puzzle will be a challenge and will take time but you know you can do it. You have solved many puzzles in the past. You know you just need to try the pieces one at a time to see if they connect. With time and effort you will finally get all the pieces in place and solve the puzzle.

After a disaster, you can think about putting the financial pieces of your life back together in the same way you would approach solving a puzzle. The difference is you have never had to tackle this type of puzzle before. You can see there are many different pieces (pre-existing financial situation, needs, availability of assistance programs and other options, strategies, etc.) but you don't know exactly where to start. You may not even know what all the pieces are. It is hard to tell how important each piece is or how it fits with other pieces. You may even be challenged to find new pieces (options, strategies, etc.) to work them into your puzzle.

After a disaster, you often do not have a clear picture of what life will look like when all the financial pieces are put in place. In other words, you do not have a picture on a puzzle box to go by! You need to start by examining each puzzle piece, one by one, to determine:

- If it fits into your financial puzzle.
- Where it fits.
- What it could mean for your financial future.

Like the outside border of a puzzle, you need something to frame your financial picture. You should start with an assessment of where your finances are after the disaster. That assessment coupled with sound financial tools and strategies will be the frame or foundation that allows you to connect all the other financial puzzle pieces. Piece by piece you can re-build your financial picture.

When assembling a puzzle you often set it aside for a few days while you do other things. The same will occur with your financial picture. You will put some pieces together and then take a break to find other important pieces.

Often, you may become “stuck” or frustrated while working on a puzzle. You have looked and looked for a piece and then someone walks by and finds the missing piece. Maybe you have been able to find many pieces but it is slow going and the puzzle pieces are getting harder to find. When reassembling your financial picture it may be necessary to get help looking at your puzzle. Financial professionals can help give you another perspective and problem solve. There are several financial professionals you can call on to help you after a disaster – financial educators and counselors, tax professionals, bankers, foreclosure prevention counselors, lawyers, etc. They can give you more information, options, and strategies on which to base important financial decisions. They can also help you answer questions, narrow options, and make decisions to help solve your financial puzzle. Don’t wait until you are frustrated. Invite financial professionals to assist you early on and throughout the recovery process.

## About this Toolkit

A natural disaster can strike anywhere, any time. Natural disasters often leave in its wake damage and destruction that has a long-term impact on the financial well-being of survivors.

If you or a loved one has been affected by a natural disaster, it’s important to know that financial recovery takes time. There are no easy fixes and no guarantees.

This Recovery After Disaster: The Family Financial Toolkit discusses strategies and provides tools that can help you move along the road towards financial recovery. It includes three units:

- Where do I start? – This unit has a brief introduction to the whole Recovery After Disaster: The Family Financial Toolkit. It includes key strategies important for your recover including documentation, communication, and getting help, and things to consider when you return to your home.
- Where am I financially? – This unit helps you assess your financial situation and start to make plans for long-term recovery.
- Where will I live? – This unit helps you assess your housing for both short-term and long-term situations.



The family financial recovery process after a disaster is complex. The tools provided in this toolkit are designed to help families make decisions that are best for their family. This toolkit is designed so that those financially impacted by a disaster can utilize the individual units or use the entire toolkit as their situation requires.

Throughout this toolkit you will see examples of how one family, the Youngers, use the tools provided in this toolkit. Sam, age 41, and Joan, age 38, Younger live with their three children (ages 8, 10, and 14) in a small rural town in the upper Midwest. Their community was struck by a tornado. The tools completed by the Younger family may be helpful as you complete the tools for your family.

Additional tools that will be helpful for financial recovery that may not be included with this toolkit include:

- A pencil, pen, or other writing utensil.
- A calculator.
- A disposable camera or video camera to record damage and loss of property.
- A USB drive to save important documents, such as your completed disaster assistance applications, that you complete on a computer.
- File folders for important papers.
- A folder or pocketed sheet protector for business cards you will be receiving from helping agencies.
- A large envelope to store receipts received from paying expenses related to disaster recovery efforts to be used for reimbursement or tax purposes.

This toolkit was developed by the University of Minnesota Extension and North Dakota State University Extension Service to meet the need for family financial recovery after a disaster. The impetus for this toolkit was the occurrence of two disasters that affected Minnesota and North Dakota – the 2007 flood in Rushford, MN and the 2009 Red River Valley flood affecting both MN and ND. The development of this toolkit was partially funded by a 2009 Smith-Lever Special Needs Grant, through NIFA's Family Financial Recovery Program.

For more information about this toolkit or any of the related resources, contact the lead author, Phyllis Onstad ([onsta003@umn.edu](mailto:onsta003@umn.edu); 888-241-4536). This toolkit and related resources can also be found at <http://www.extension.umn.edu/disasterresponse/>.

## Where do I start?

Disaster survivors and the helping agencies who work with them have identified several key strategies and resources that all disaster survivors should know. This unit of the toolkit will review those strategies and resources to better prepare you for your disaster recovery. Towards the end of the unit you will also find specific steps to take in the first days after a disaster, when you return to your home, and when you prepare for clean-up.

Key strategies for disaster recovery include:

- Documenting important details.
- Obtaining accurate information.
- Taking care of yourself.
- Accepting financial help.
- Engaging a case manager to work with you.
- Obtaining assistance from a Long-term Recovery Committee.
- Working with financial professionals.
- Identifying assistance available for small businesses and/or agriculture.
- Utilizing helpers and additional resources.

Here is additional information about these key strategies.

### Documenting Important Details

Disaster recovery is full of phone calls, meetings, paperwork, and deadlines. You may think that you will remember details, like who you talked to and when, but constant changes and stress may get in the way of your normally clear memory!

This section will describe strategies you can use to help you document all the details. It will also review the four documentation tools that are included in the Tools unit of this toolkit that will help you throughout the recovery process. These tools include:

- Documenting Important Details
- To Do List
- Contact List
- Calendar

You may be asking yourself why documentation is important. Just remember, the more detailed and accurate your records, the more you may be reimbursed and/or able to recoup your losses! Documentation is needed when applying for disaster assistance, taking tax deductions for your losses, and submitting claims to your insurance. Your documentation needs to answer the following questions:

- What happened?
- When did it happen?
- What damage was sustained?

Besides documenting loss, it is also important to document the actions you take or will take throughout the recovery process. Use the **Documenting Important Details** tool, found at the end of this unit, to start recording all the details. You will want to include the following information as you use the tool:

- Date.
- Time.
- Action taken or to be taken.
- People involved.

Here is an example of how Sam and Joan Younger, a young family affected by a tornado, could use this tool:

<b>Date/time:</b> June 10, 1:11 p.m.	<b>Name of person I spoke with:</b> N/A	<b>Their contact info:</b> N/A
<b>Details to remember:</b> Tornado touchdown. Extensive damage to home: roof blown off, windows blown out, tree fell into bedroom on first floor, trees down in yard, water damage from rain that followed, tree on car, and other car flipped over. Can't find dog. Everyone is shaken up. Maria and John had small fragments of glass sticking to exposed skin on arms and legs – American Red Cross worker provided emergency care and antibiotic cream. Suggested to follow up with a doctor. We are now in shelter at the school.		
<b>Date/time:</b> June 10, 4:00 p.m.	<b>Name of person I spoke with:</b> Ed Collins (homeowners insurance agent with ABC Insurance)	<b>Their contact info:</b> 800-646-3397
<b>Details to remember:</b> Called and left message for homeowners insurance agent about damage to home and how to contact us.		
<b>Date/time:</b> June 10, 6:00 p.m.	<b>Name of person I spoke with:</b> Employers (both Joan and Sam's supervisors)	<b>Their contact info:</b> Regular work numbers
<b>Details to remember:</b> Called our employers at home and explained about tornado, damage, and how to contact us. Asked for five days off of work. Both were granted 5 days beginning June 11.		

<b>Date/time:</b> June 11, 6:30 p.m.	<b>Name of person I spoke with:</b> Tony Hernandez in customer service (People’s Natural Gas Co.)	<b>Their contact info:</b> 800-787-4573, EXT 3
<b>Details to remember:</b> Requested gas shut off as soon as possible. They expect to do it within 24-48 hours. Call back customer service to confirm shut off before entering home. Billing authorized to stop on June 11.		

Another strategy for documenting details is using a “to do” list. To do lists can help you record actions to be taken, who will do them, the date they need to be done, and the date they are completed. In a disaster situation you may need a to do list to verify that a necessary action was taken, remind yourself who did it, and when it was completed. This is especially useful if there is a deadline.

You may have lots of experience using to do lists. If so, continue using your preferred method to document the details. Otherwise, use the **To Do List** tool found at the end of this unit of this toolkit. Whatever method you use, keep your dated and completed to do lists in a folder, large envelope, or with your printed copy of this toolkit for safe keeping.

Using the situation described in the previous documentation example, here’s how Sam and Joan could use the To Do List tool:

Task	Who	When	Date Completed	Comments
Call homeowners insurance agent	Sam	June 10	June 10	Left message
Call both employers	Sam & Joan	June 10	June 10	
Record on calendar approved days off from work	Sam & Joan	June 10	June 10	5 days approved starting 6/11
Call gas company to have gas shut off and billing to stop.	Joan	June 12	June 12	
Attend recovery meeting at City Hall (Monday at 3 p.m.)	Sam	June 11	June 12	Good info
Call to confirm gas shut off before going into home	Sam	June 12	June 13	

A third tool that can help you with documentation is a contact list. A contact list helps you keep a record of key people who can help you in the recovery process and their contact information. Keeping your list of contacts in one place will save you time and energy.

For each contact include:

- Name of the agency.
- Name of the contact at the agency.
- Ways to contact the person including phone number/extension and email address,
- Website address to find additional agency information.
- Any additional key information about the contact.

Use the **Contact List** tool found at the end of this unit of this toolkit. Looking back to “Sam” and “Joan”’s documentation, here are some of the contacts they may have added to their contact list:

Agency	Phone	Email	Address	Website	Primary Contact	Other Info
ABC Insurance	800-646-3397	N/A	N/A	N/A	Ed Collins	Homeowners insurance
JobWorks	507-333-1245	N/A	N/A	N/A	Judy Smith	Sam’s supervisor
KC Diner	507-379-1786	N/A	N/A	N/A	Omar Day	Joan’s supervisor
People’s Natural Gas Co.	800-787-4573, EXT 3	N/A	N/A	www.peoplesgas.com	Tony Hernandez	Customer service

The fourth tool that can help you document important details is a calendar. A calendar can help you record application deadlines, meeting dates/times/locations, and dates key actions are to be done. At the end of this unit of this toolkit you will find six months of the **Calendar** tool to use for documentation.

Looking at the details in the previous documentation examples, here is what Sam and Joan could have written on their calendar:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>June 10</b> 1:11 p.m. – Touchdown  4 p.m. – LM homeowner’s insurance	<b>June 11</b> Sam & Joan off work  Gas billing end date	<b>June 12</b> Sam & Joan off work  Confirm gas shut off	<b>June 13</b> Sam & Joan off work	<b>June 14</b> Sam & Joan off work	<b>June 15</b> Sam & Joan off work	<b>June 16</b>

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>June 10</b> 6 p.m. – Contacted employers	<b>June 11</b> 3 p.m. – Recovery meeting @ City Hall	<b>June 12</b>	<b>June 13</b>	<b>June 14</b>	<b>June 15</b>	<b>June 16</b>

## Obtaining Accurate Information

Rumors and misinformation are plentiful and spread rapidly in communities that have experienced a disaster. In the days and weeks ahead know where to get official and accurate information about disaster recovery operations and assistance programs. If you have relocated out of the community, identify who will be your local communication contact to obtain important recovery information. In the first days and weeks after the disaster, the source of accurate information may be the Emergency Operations Command Center (EOC) set up in your community, community recovery update meetings, briefings by local officials, and radio and TV updates.

You will want to attend disaster recovery informational meetings if available in your community. These meetings provide information on programs and resources that will affect your recovery. They will also help you reconnect with your neighbors and others that have been similarly affected by the disaster.

Typically these informational meetings give information about:

- Safe clean-up procedures to follow.
- How your community will do debris removal.
- Volunteers that are coming to the community and how they can help you.
- Money, vouchers, and assistance that are available from disaster agencies such as The Salvation Army and American Red Cross.
- Needed clean-up and building supplies that organizations are providing.
- Child-care availability.
- Availability of animal shelters.
- Deadlines for disaster assistance programs.

People who do not attend these meetings often miss out on important information, monetary gifts, deadlines, donations, services, and supplies. If you cannot attend, find someone who has attended and ask for an update.

Later in the recovery process, important communications can often be obtained from an official website, newspaper, radio, or a recovery case manager if available. It is important to always keep your ears and eyes open for reliable information. For additional resources see the **Disaster Resources for MN and ND Families** in the Appendix section of this unit.

## Taking Care of Yourself

In a personal crisis like the disaster you just experienced, you may feel a wide range of emotions. You may feel angry, hopeless, depressed, or anywhere in between. It is important to recognize that all of these feelings are normal and common. Chances are that others in your family and your community are sharing some of the same emotions. Allow yourself and other family members to express feelings. Don't talk about "snapping out of it." This denies the seriousness of someone's feelings.

A disaster often forces you to make rapid changes in your life. It can disrupt your habits and normal routines. If possible, try to maintain aspects of your daily routine as much as possible. For example, sit for a couple of minutes each morning with a cup of coffee or read a book to your kids before they go to bed.

Every member of the family feels stress during tough times. Support and communicate with one another. Some roles and responsibilities may need to be changed until the crisis is over. Be flexible and willing to try new things. Studies show that families who meet challenges head-on are the most likely to successfully cope with crises. Change can be difficult, but all family members need to pull together during a crisis.

In order to better cope with stress, try to keep your body healthy. While this may be very difficult if your weeks ahead consist of eating fast food meals and cleaning up mold at your home, do what you can when you can. Strive to eat balanced meals, get enough sleep, and exercise regularly when possible. Your body will thank you for it!

When you are coping with stress overload it is important to take a break from the stressful situation. Even small breaks may help your overall stress levels. Walk, jog, dance, or engage in some other physical activity. Find some free activity in your community – movie night at the library, concert in the park, or card night at the local community center – to enjoy as a family. Using relaxation exercises can help provide a physical release from tension.

It may also be helpful to start a journal as a way to relieve stress. Use the **Personal Journal** tool at the end of this unit to write down anything about the way you feel, things you are thankful for, and/or concerns that are on your mind. Sometimes just writing it down is enough to take some of the weight of your shoulders. Remember, disaster recovery is often a long process. The little things you do for yourself, like writing in a journal, can sometimes help you find balance.

For more information on taking care of yourself, visit <http://www.extension.umn.edu/ToughTimes/dealing-with-stress-resources.html>.

*This section was adapted from Sharon Danes' Getting Through Tough Times: Controlling Stress factsheet (2010) found at <http://www.extension.umn.edu/distribution/familydevelopment/00048.htm>. It is used by permission.*

## Accepting Financial Help

Disaster survivors have said that while it was difficult to seek out financial help at the beginning, it was one of the things that really made an impact on their recovery. Do not hesitate in asking for help and to apply for any and all disaster assistance that is available. Disaster assistance programs are paid for by contributions and tax dollars. You may have contributed to them through your own donations or taxes. Now is the time to let those assistance programs help you!

## Engaging a Case Manager to Work with You

Sometimes when a disaster happens, case managers are available to the survivors of the disaster. Recovery from disaster is difficult and complicated. A case manager can accompany you on this journey.

They are usually hired and supervised by non-profit agencies such as Lutheran Social Service/Lutheran Disaster Response, the American Red Cross, UMCORE, or The Salvation Army. Some case managers are paid and others are volunteers. Case managers are often assigned when a Long-Term Recovery Committee has been formed in your community.

The role of a case manager is to support the victim of a disaster to help themselves as much as possible. The case manager advocates for you, provides necessary information, and helps you avoid pitfalls and complications. He or she often has the most updated information regarding resources available.

Case managers can help with the following:

- Provide a resource list of inter-agency contacts and an understanding of recovery programs available.
- Assist in developing a long-range recovery plan.
- Assess your unmet recovery needs, make appropriate referrals and advocate for your needs.
- Present your case to the Long-Term Recovery Committee and advocate for financial assistance and/or in kind donations.
- Help you weigh your options when you have difficult decisions to make.
- Explain the role of FEMA and how to best work with the agency.
- Assist with an appeal to a FEMA decision if needed.



Like any occupation, the skills of case managers vary. Because he or she will be assisting you in making decisions for your financial future, it is important that you trust your case manager and are confident in their skills. Here are a couple of questions to ask when you have your first meeting:

- What can you do for me?
- Have you ever been a disaster case manager before?
- What agency do you represent?

While having a case manager is not required, it may be the only way to access money and donations that are collected by the Long Term Recovery Committee.

## **Obtaining Assistance from a Long-term Recovery Committee**

A Long-term Recovery Committee (LTRC) is a group of agency representatives and community leaders that address the needs of the community and individuals following a disaster. The LTRC usually involves a variety of community, government and faith based organizations. Some LTRC's are in existence prior to a disaster but most are formed by the community within weeks of a disaster. Your local The Salvation Army or American Red Cross chapter will know if there is a LTRC in your community.

After a disaster, the LTRC:

- Strengthens area-wide disaster coordination by sharing information, simplifying client access, and jointly resolving cases with long term needs.
- Raises money and in-kind donations that are helpful to disaster survivors.
- Allows agencies to share information and avoid duplication of benefits.
- Keeps the story and needs of the community alive by talking to the media which increases the opportunity for new contributions to come into the community.

Through the LTRC, you will have access to all agencies simultaneously, resulting in more accurate information about assistance available. You will be able to access the funds that have been raised and in-kind donations through your case worker or the committee's application process.

## Working with Financial Professionals

Financial recovery from a disaster can be complicated and overwhelming. It may be in your best interest to seek help from trained professionals early in the recovery process.

A financial professional can help you:

- Assess your current financial situation.
- Identify financial strategies and options to consider.
- Determine the pros and cons of available options.
- Identify other professionals you may need to consult.

You will want to seek out a professional that possesses the broad education required to help you develop a thorough recovery plan. When looking for a financial professional ask them what training or certifications they possess, years of experience, services provided, how much they charge, and will they be able to assist you with your current financial issues.

Below is a list of broadly trained financial professionals that could assist you. The organizations listed below require that their members pass a knowledge test and agree to a code of ethics.

- Start by calling the University Extension Service or Cooperative Extension Service in your area and ask for Extension Educators that specialize in family financial education and have certification as an Accredited Financial Counselor (AFC®) obtained through the Association for Financial Counseling and Planning Education. The Extension Educator may also be a Certified Financial Planner (CFP®) through the Board of Standards and Practices for Certified Financial Planners.

These educators and their services may be available at no cost. Find the phone number for the Extension Service in your area listed in the county or state government section of the phone book.

- Go to the following websites to find other certified financial professionals in your area:
  - [www.AFCPE.org](http://www.AFCPE.org) – Accredited Financial Counselors (AFC®)
  - [www.cfp.net](http://www.cfp.net) – Certified Financial Planners (CFP®)
  - [www.aicpa.org](http://www.aicpa.org) – Certified Public Accountant (CPA®) who is also credentialed as a Personal Financial Specialist (PFS®)

- <http://www.nfcc.org> – The National Foundation for Credit Counseling (NFCC®)
- Look in the yellow pages of the phone book under “financial counselor,” “financial planner,” or “certified public accountant.”

Other financial professionals that you may need to consult include:

- *Banker* – Your banker will be familiar with your financial situation. If you have a mortgage loan, vehicle loans, or other personal loans and will have difficulty making the entire payment you will need to explore with your banker possible loan modification or refinancing strategies in order to keep current on your loans.

If you need to borrow money at this time your banker will be able to tell you if you qualify for loan products at your bank. It may be wise to shop around for loans but starting at your bank will provide you a base for comparison.

- *Mortgage Lender* – Mortgage lenders provide mortgage loan products. You may want to consult with your current mortgage lender if you are planning on making a change. If you are in the market for a new mortgage loan, you will want to explore loan products with at least three different mortgage lenders. Choose reputable mortgage lenders who have been in business a long time and are members of the Better Business Bureau.
- *Mortgage Foreclosure Prevention Counselor* – Mortgage Foreclosure Prevention Counselors are a relatively new financial professional. Their focus is to help homeowners who are having a difficult time making their mortgage payment. They will help homeowners find programs that may assist them in keeping their home. They will also help them understand the mortgage foreclosure process and the professionals that can help them navigate the process.

Please note that there are trained counselors approved by the United States Department of Housing and Urban Development to provide free reliable services to homeowners at risk of foreclosure where the lender seizes the home. To locate a trained foreclosure prevention counselor in your state, check the blue pages of your phone book for the U. S. Housing and Urban Development (HUD) office near you or go to [www.hud.gov/offices/hsg/sfh/hcc/fc/](http://www.hud.gov/offices/hsg/sfh/hcc/fc/). You may also be interested in reviewing the following state-specific information:

- HUD Approved Housing Counseling Agencies North Dakota – <http://www.hud.gov/local/nd/homeownership/foreclosure.cfm>
- HUD Approved Housing Counseling Agencies Minnesota – <http://www.hud.gov/local/mn/homeownership/foreclosure.cfm>

- For Minnesota residents, a list of foreclosure counselors for your area can be found by calling the Minnesota Home Ownership Center at 866-462-6466 or visiting their website: <http://www.hocmn.org/en/foreclosurePrevention-map.cfm>.
- Lawyer or Legal Aide – If your situation requires the services of a lawyer, you may qualify for reduced or no fee legal advice through a legal aid program in your state. Check the yellow pages of your phone book for lawyers or legal aid programs. You will want to be sure the lawyer you are working with is listed and is in good standing with your state’s Bar Association.

It is important to note that after a disaster, there may be financial frauds or scams by those who prey on the misfortune of those who experience loss. Here are some warning signs to watch for:

- Calls offering you buyback or lease-to-own options.
- Offers to provide “walk away” services.
- Requests your Social Security number.
- Requires fees for counseling service.
- Offers quick and easy fixes.

## Identifying Assistance Available for Small Businesses and/or Agriculture

The primary focus of this toolkit is on individual and households (aka “families”). Many people own businesses and/or have businesses in their homes. Most states also have agriculture businesses where farmers and ranchers have homes located on their farm or ranch.

The disaster assistance programs these businesses can access are specific to the size or type of business they are involved. There is disaster assistance for small businesses and agriculture enterprises. To find basic information, search the following web resources for disaster assistance:

- Small Business Administration (SBA) – [www.sba.gov](http://www.sba.gov)
- U.S. Department of Agriculture Rural Development – [www.rurdev.usda.gov/Home.html](http://www.rurdev.usda.gov/Home.html)

You may also be interested in these resources that are included in the Appendix section of this unit:

- **Here to Help: Emergency Assistance Options Available Through USDA Agencies in North Dakota**

- **Disaster Assistance Programs for Agriculture and Small Businesses**

If you are in agriculture, you may also be interested in the resources found at <http://www.extension.umn.edu/toughtimes/farmfamilies.html>.

## Utilizing Helpers and Additional Resources

Everyone has connections to people who are close to them – family, friends, co-workers, etc. You may have connections to groups you belong to like your church, union, or community club. In addition, you may have connections to a specific government agency or large social service institution, or maybe you just know someone who works there. Even if you do not have this level of connection, you are still encouraged to call on your city council members, township officers, or local legislator to see what they can do to help.

After a disaster, there will be much to do and the number of hands will make a difference.

The **Finding People Who Can Help** tool at the end of this unit can help you identify tasks that you need done, the skills/equipment required to do the tasks, and the name of people who can help you do the tasks.

Here is an example of Sam and Joan using this tool:

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information
Take care of the kids while we work on clean-up or repairs	Need some place for the kids to physically go	Ask for volunteer at church	
Take pictures of the damage – inside and outside, room by room	Need camera	??	Maybe a video camera is easier?
Write down all our damaged or destroyed items	Paper and pen or a computer; detail oriented person with good handwriting	Tag team with Barbara (volunteer)	Works best in teams of 2
Supervise the volunteers helping with clean-up	Good people skills and management experience	Bob (cousin)	
Look around the area for our property (important papers, pictures, etc.)	Need bag and closed toe shoes	José (friend)	
Run errands for me – get medications & groceries, rides for me/kids, etc.	Need car	Susie and Bess	They already volunteered and have a schedule
Help with repairs and/or rebuild	Persons with power tools and construction skills	Ask at town hall meeting tonight; do not know	

## Responding in the First Hours and Days

Immediately after a disaster you may feel overwhelmed yet anxious to get started on recovery. You will initially be focused on locating family members and ensuring that they are safe. You may have injuries that need immediate attention. If the disaster risk occurs over a period of time (like a flood), you may need to act quickly to relocate your family to a safe location.

Even if you are not able to return to your home until it is declared “safe,” you can still begin the necessary steps towards financial recovery. After your family is safe, here are some important tasks you should do right after disaster strikes. Check them off as you complete them:

- Try to get a general assessment of effects of the disaster on your property or rental unit. Remember that you should not enter your home until it has been inspected for safety issues. Even if you cannot enter it, you will probably be able to make some observations (like the roof is damaged, the house is submerged in water, etc.) that will tell you the likelihood of you returning home anytime soon. Having a general sense of the situation will better prepare you when you contact your insurance agent(s) and find temporary housing. See the end of Where do I start? unit for more information on returning to your home.
- If you have flood, homeowners, or renters insurance, review your policy and notify the insurance agent(s) of the disaster/damage. You should always report the loss even if you doubt the loss will be covered. You will need to tell the insurance agent how to best contact you for claims service. Ask if your policy covers temporary housing and/or living expenses if you cannot stay in your house or rental unit. If you lost your insurance policy, request a copy so you can verify coverage.
- If you are a renter, contact the landlord/property manager about the damage to the property. Tell him/her how to best contact you. If needed, request a copy of your rental agreement.

- Find temporary lodging for your family as needed. Here are some considerations:
  - Communities often set up shelters after disasters.
  - If the shelter is full you may be able to receive a voucher for a hotel room from your local American Red Cross or The Salvation Army.
- If you have homeowners or renters insurance, you may have coverage for temporary housing and/or living expenses associated with a disaster. If you are employed, contact your employer to inform them of your situation. Ask about time you may take off from work, if needed. Let your employer know how to best contact you. Here are some other considerations:
  - If you take time off work for recovery efforts, determine the value of work days lost. Request a letter of verification from your employer. You will need this information for insurance, assistance, and tax relief purposes.
  - If an employer notifies you that your place of employment was severely damaged and you cannot work, contact your state's unemployment insurance office to ask about eligibility for unemployment benefits. Look in the phone book under state offices.
- Begin to save all receipts for disaster related expenses. Here are some expenses you may encounter: medical bills and replacement medications; rent/hotel rooms; food in hotel; kenneling for your pet and vet bills; car rental; additional mileage to work if you had to find temporary housing; child care and the value of child care if a relative is caring for your child(ren); cleaning and rebuilding supplies; and replaced items like clothes, cosmetics, bedding, glasses, dentures, etc. It may be helpful to have a large envelope keep all receipts organized and record all expenses related to recovery efforts. These recovery expenses may be covered later by insurance or assistance programs, or they may be deducted on taxes. If you do not keep good records of your expenses, you may receive less money in reimbursements!
- If you get injured during the disaster or recovery efforts, you may be eligible for disability insurance coverage. If you have disability insurance through your employer or another insurance company, contact them about your injury.
- If you will be out of your home or your mailbox was destroyed, arrange for mail delivery with your post office. This will insure that mail continues to be delivered to you in a timely manner. Do this as soon as possible; you do not want late bills adding to your stress level!

## Returning to Your Home

Whether you are a homeowner or renter, you will need permission to go into your house or rental unit because of possible hazards caused by the disaster. Do not go back into the building(s) until the authorities have determined it is safe to enter. Authorities may put a sign on the building showing the status:

- Red – “Uninhabitable”
- Yellow – “Uninhabitable but enterable”
- Green – “Safe”

When authorities have determined that it is safe to re-enter your property you can assess damages and begin next steps. The post disaster visit to your home will provide you with an idea of the extent of damage, the type of repairs needed, and the time you may be out of your home. You will need to know the extent of disaster damage before moving forward with additional tasks.

Remember, it is very important to continue to document what you have done and need to do, who you have spoken with, contacts and how to get a hold of them, as well as any deadlines for disaster assistance application and appointments. See the documentation section at the beginning of this unit as well as the documentation tools in the Tools unit for more information.

Here are some additional tasks to do when you first return to your home:

- If you know that it will be difficult to stay current with your bills, contact your creditors. Depending on your situation they may be able to work with you on reducing monthly payments or other payment arrangements. It is better to call a creditor to proactively work out an arrangement rather than just not send a payment because you can't afford it.
- Determine if there are services to cancel for a period of time, such as include gas, phone, water softener salt delivery, cable television, and newspaper. Make the calls to cancel them as needed.
- If you are a renter and your rental unit has more than minor damages, contact your landlord/property manager to negotiate the termination of the lease. Request in writing the return of your security deposit.
- If you have vehicle damage or loss, contact your auto insurance agent. Indicate where the claims adjuster can find the vehicle. Find out how long it will take to process your claim. Ask if you have coverage for a car rental. Request a copy of your policy if needed. Let the agent know how to best contact you.



## Planning for Clean-up

Before you decide whether to clean up, tear down, or throw away there are a number of financial considerations to consider. You may feel an urgency to start cleaning and making order of the destruction. Before you begin, complete these five important “pre-clean up” tasks:

1. Document the damage of all items, no matter how small. It is difficult to recall the damage once you have begun clean-up and repairs. Your written documentation should include the following details:
  - Manufacturer.
  - Model.
  - Serial number.
  - Total number of similar items that were damaged.
  - Age.
  - Value new. (Fill in only if your insurance offers replacement value coverage.)
  - Approximate current value.
  - Damage incurred.

Use the **Documenting Loss and/or Damaged Property** tool found at the end of this unit to help you document the damage. Here is an example of how you could use the tool.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred
Toaster	West Bend	S7a	H220107A	1	6 yr.	\$16	\$8	fire
Bath towels	??	??	??	12	varies	\$72	\$48	fire
Push lawn mower	Toro	TR200	GH453991Z	1	5 yr,	\$345	\$175	fire
1999 car	Chevrolet	Malibu	VIN # SFG1000600 07DDX53Z	1	11	??	\$900 Blue Book	totally destroyed (in garage; burned)

Photos and/or video footage of the damage are very useful to support the written documentation. If your camera is gone, use a disposable camera or cell phone camera. You can then download images and print them as needed.

Enlist family, friends, or coworkers to assist in this big task. Have them work in pairs, room by room, documenting the damage. You may need to fill in some of the details yourself, but having them start the list will save several hours of valuable time.

If you do not have insurance you will be able to claim the property loss as a deduction on your income taxes. If you have homeowners or renters insurance, you will be able to claim what is not covered by insurance. For more information see **IRS Disaster Assistance: Federally Declared Disaster Area** located in the Appendix of this unit.

2. It is helpful to find the sales slips/receipts for items that have a higher cash value such as appliances, computers, entertainment systems, etc., if possible. Such documents will show proof of purchase, date purchased, and purchase price which will be useful when filing insurance claims and/or taxes. Search your property for important papers that may be needed in the financial recovery process. Secure these documents before volunteers, family, and friends begin to help with the clean-up and throw away the documents by mistake.

Key documents are needed to prove who you are, what you own, and what you owe. These important papers are also needed to file insurance claims, apply for assistance, obtain loans, and file for taxes. Some key important papers you need are:

- Social Security numbers for you, your spouse, and all your dependents.
- Birth and death certificates.
- Most recent federal income tax return.
- Home mortgage/property deed.
- Bank account numbers.
- Drivers license.
- Titles of vehicles, particularly those damaged by the disaster.
- Military discharge papers.
- Credit cards and store charge cards.

If you cannot find these documents see the **Replacing Important Papers** tool found at the end of this toolkit for information about how you can replace one or more of these missing/damaged documents.

3. Go through your property to identify and secure items you wish to save. Family heirlooms like pictures, videotapes, glassware, and trophies may be just as important to save (if not more so) as antiques or valuable collections.

Please note that some items, like mattresses, upholstered furniture, and contaminated/moldy items, may be too hazardous to keep. Remember safety first; material items that could risk your health are not worth saving!

4. Contact city or county officials to find out:
  - How and where to properly dispose of damaged property.
  - If dumpsters will be made available and how to secure one.
  - A list of items that are not salvageable, like mattresses
  - Steps to follow in cleaning and sanitizing your home and household items
  - Guidelines for safe clean-up procedures, like wearing goggles, masks, and disposable coveralls; where to shower; etc.
5. Find out when volunteers will be coming to help you. Be present to supervise or recruit someone to help supervise.



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Documenting Important Details

Date/time:	Name of person I spoke with:	Their contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Their contact info:
Details to remember:		
Date/time:	Name of person I spoke with:	Their contact info:
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Date/time:	Name of person I spoke with:	Their contact info:
Details to remember:		

To Do List

Task	Who	When	Completion Date	Comments

To Do List

Task	Who	When	Completion Date	Comments

To Do List

Task	Who	When	Completion Date	Comments



To Do List

Task	Who	When	Completion Date	Comments

To Do List

Task	Who	When	Completion Date	Comments

To Do List

Task	Who	When	Completion Date	Comments

To Do List

Task	Who	When	Completion Date	Comments

Contact List

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Contact List

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Contact List

Agency	Phone	Email	Address	Website	Primary Contact	Other Info

Calendar

Month: \_\_\_\_\_

Sun	Mon	Tue	Wed	Thu	Fri	Sat



Calendar

Month: \_\_\_\_\_

Sun	Mon	Tue	Wed	Thu	Fri	Sat

Calendar

Month: \_\_\_\_\_

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Sun	Mon	Tue	Wed	Thu	Fri	Sat

Calendar

Month: \_\_\_\_\_

Sun	Mon	Tue	Wed	Thu	Fri	Sat

Calendar

Month: \_\_\_\_\_

Sun	Mon	Tue	Wed	Thu	Fri	Sat

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Month: \_\_\_\_\_

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Sun	Mon	Tue	Wed	Thu	Fri	Sat

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Finding People Who Can Help

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information

Finding People Who Can Help

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information

### Finding People Who Can Help

What can people do to help?	What skills/equipment are required?	Possible People to Help	Additional Information

Documenting Loss and/or Damaged Property

Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred

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Fill in the "Value New" column only if you have insurance and your insurance offers replacement value coverage.

Item	Manufacturer	Model	Serial Number	Quantity	Age	Value New	Value Now	Damage Incurred

## Replacing Important Papers

After a disaster such as a hurricane, flood or fire, important papers may be destroyed, lost or damaged. Agencies, Web sites and procedures that can help you replace important papers are listed below.

### **Birth and Death Certificates**

To replace a birth or death certificate for U.S. citizens who were born or died in the United States, visit <http://www.vitalrec.com> or call:

Minnesota: 651-201-5970

North Dakota: 701-328-2360

South Dakota: 605-773-4961

Iowa: 515-281-4944

Wisconsin: 608-266-1371

For birth records of U.S. citizens born abroad, visit [http://travel.state.gov/passport/get/first/first\\_828.html](http://travel.state.gov/passport/get/first/first_828.html) or request a copy of Form FS-240 (Consular Report of Birth Abroad) from:

U.S. Department of State  
Passport Services  
Vital Records Section  
1111 19th Street, NW, Suite 510  
Washington DC 20522-1705

This address is also used to obtain a “Report of the Death of an American Citizen” who died abroad.

### **Citizenship and Naturalization Papers**

For papers related to citizenship, immigration, permanent resident card (green card), re-entry permit, employment authorization, etc. visit <http://uscis.gov/graphics/formsfee/forms/n-565.htm>. Complete Form N-565. Alternatively, contact your county court house.

### **Credit Cards**

American Express: 800-528-4800.

Discover: 800-347-2683 (TDD/TTY – 800-347-7449)

Master Card: Contact issuing financial institution or 800-622-7747.

Visa: Contact issuing financial institution or 800-847-2911.

### **Driver’s License or State ID Card**

The quickest way to obtain a duplicate driver’s license is to apply in person at any state Office of Motor Vehicle Driver’s License Office. You will need to complete an “Application for License or Identification Card,” which may be accessed at:

Minnesota: [mndriveinfo.org](http://mndriveinfo.org)

North Dakota:  
<http://www.dot.nd.gov/formsbytitle.htm>

South Dakota:  
[http://dps.sd.gov/licensing/driver\\_licensingapplications](http://dps.sd.gov/licensing/driver_licensingapplications)

Iowa: <http://www.iadotforms.dot.state.ia.us>

Wisconsin: <http://www.dot.wisconsin.gov/forms/>

### **Income Tax Returns**

Call the nearest department of the treasury or IRS office, or call 800-829-3676) and request form 4506 (Request for Copy of Tax Return). To find your local office, go to:

Minnesota:  
[www.irs.gov/localcontacts/article/0,,id=98289,00.html](http://www.irs.gov/localcontacts/article/0,,id=98289,00.html)

North Dakota:  
[www.irs.gov/localcontacts/article/0,,id=98321,00.html](http://www.irs.gov/localcontacts/article/0,,id=98321,00.html)

South Dakota:  
[www.irs.gov/localcontacts/article/0,,id=98333,00.html](http://www.irs.gov/localcontacts/article/0,,id=98333,00.html)

Iowa:  
[www.irs.gov/localcontacts/article/0,,id=98276,00.html](http://www.irs.gov/localcontacts/article/0,,id=98276,00.html)

Wisconsin:  
[www.irs.gov/localcontacts/article/0,,id=98349,00.html](http://www.irs.gov/localcontacts/article/0,,id=98349,00.html)



## Insurance Policies

Contact the agent or company providing the coverage. You may be required to complete a form, pay a fee for duplicate copies or both. The policy number will expedite this request.

## Marriage License or Divorce Records

Copies of certificates of marriage are available from the county that issued the marriage license, and divorce decrees are available from the county that granted the divorce. For ordering and fee information, please contact the local registrar in the county where the marriage license was issued or the divorce granted.

If the marriage or divorce occurred in another state, contact the National Center for Health Statistics at:  
<http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>.

## Military Discharge Papers

Request Standard Form 180 (SF-180) from any office of the Veterans Administration, the American Legion, the Veterans of Foreign Wars, the American Red Cross, a veteran's association, or military recruiter. It may also be downloaded from:

[http://www.archives.gov/facilities/mo/st\\_louis/military\\_per-sonnel\\_records/standard\\_form\\_180.html](http://www.archives.gov/facilities/mo/st_louis/military_per-sonnel_records/standard_form_180.html).

Fax the completed form to 314-801-9195 or send it to:

National Personnel Records Center  
Military Personnel Records  
9700 Page Avenue  
St. Louis, MO 63132-5011

To find out if you are eligible for veteran's benefits, how to apply, and what it will cost, complete an application form online. Call the VA Health Benefits Service Center at 877-222-8387.

## Mortgage Papers

Contact the lending institution.

## Passports

Complete form DS-64 (Statement Regarding Lost or Stolen Passport) from  
[http://travel.state.gov/passport/lost/us/us\\_848.html](http://travel.state.gov/passport/lost/us/us_848.html).

Submit it to:

U.S. Department of State  
Passport Services  
Consular Lost/Stolen Passport Section  
1111 19th Street, NW, Suite 500  
Washington DC 20036

## Property Deeds

Contact the Clerk of Court in the county where the property is located.

## Savings Bonds/Notes

Call 304-480-7527 or visit  
<http://www.publicdebt.treas.gov/forms/sav1048.pdf>  
and complete Form PDF 1048E (Claim for Lost, Stolen or Destroyed U. S. Savings Bonds).

To replace Series HH/H Bonds, mail the completed form to:

Bureau of the Public Debt  
P.O. Box 7012  
Parkersburg, WV 26106-2188

To replace Series EE/E Bonds, mail the completed form to:

Bureau of the Public Debt  
P.O. Box 7012  
Parkersburg, WV 26106-7012

## Social Security Card

Go to a Social Security Administration Office. Complete form SS-5 (Application for Social Security Card). It can be downloaded at:  
<http://www.ssa.gov/online/ss-5.html>

For additional help, contact the Social Security Administration at 800-772-1213, or write:

Office of Public Inquiries  
Social Security Administration  
Windsor Park Building  
6401 Security Blvd.  
Baltimore, MD 21235

## Vehicle Title

Contact your state's Department of Motor Vehicles; find it at <http://www.4dmv.com/>.

Complete a "Vehicle Application" form. Submit to the address given on the form.

## Wills

Contact the attorney who prepared it. If circumstances have changed, a new will may be appropriate.

## Additional Information About this Document

At the time of this publication (10/12/10) all contact information was verified. This information is subject to change.

This was originally adapted by Jeanette A. Tucker, Ph.D., Associate Professor, Family Economics, Louisiana State University Agricultural Center (4/06).

This version was adapted by Becky Hagen Jokela, M.S., AFC, CFCS, Extension Educator, Family Resource Management, University of Minnesota Extension (10/12/10).

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## Disaster Resources for MN and ND Families

North Dakota State University Extension – <http://www.ag.ndsu.edu>

- Extension Family Economics Information – <http://www.ag.ndsu.edu/money/>

University of Minnesota Extension – [www.extension.umn.edu](http://www.extension.umn.edu)

- Extreme Weather: Prepare and Recover – Resources to help prepare and recover from disaster; <http://www.extension.umn.edu/extreme-weather/index.html>
- Family – Resources on housing, resource management, parenting, food, nutrition, and health; [www.extension.umn.edu/family](http://www.extension.umn.edu/family)
- AnswerLine – Information and resources for consumers with home & family questions; 800-854-1678
- Farm Info Line – Answers from agriculture experts; [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/) or 800-232-9077

Other Extension Resources

- eXtension – Resources from several state Extension programs across the nation; <http://www.extension.org/>

## DISASTER AND CRISIS RESOURCES

National Relief Agencies

- American Red Cross – Helps prepare communities for emergencies and keep people safe; [www.redcross.org](http://www.redcross.org)
- Catholic Charities – Disaster preparedness and response provides relief and recovery services including emergency food, shelter, direct financial assistance, counseling, and support; [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org) or 800-919-9338
- Extension Disaster Education Network – Educational resources to reduce the impact of natural and man-made disasters; [www.extension.org/pages/Extension\\_Disaster\\_Education\\_Network\\_Community\\_Page](http://www.extension.org/pages/Extension_Disaster_Education_Network_Community_Page)
- Federal Emergency Management Agency (FEMA) – May provide assistance and tax relief to residents of a county declared a natural disaster by the President; [www.fema.gov](http://www.fema.gov) or 800-621-FEMA
- Lutheran Social Services (LSS) – Following a major domestic disaster, LSS works with the national office of Lutheran Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their caregivers; [www.lssmn.org/disaster/](http://www.lssmn.org/disaster/) or 800-582-5260
- The Salvation Army – Provides assistance and resources during a disaster; contact local The Salvation Army or go to [www.salvationarmy.org](http://www.salvationarmy.org)
- Small Business Administration (SBA) – Provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace property that has been damaged or destroyed in a declared disaster; [www.sba.gov/services/disasterassistance/](http://www.sba.gov/services/disasterassistance/)
- United Methodist Committee on Relief (UMCOR) – Provides long-term recovery as well as immediate relief; <http://new.gbqm-umc.org/umcor/work/emergencies/> or 212-870-3951

### Minnesota Relief Agencies

- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- Crisis Connection – 24-hour crisis counseling by telephone; [www.crisis.org/](http://www.crisis.org/) or 866-379-6363 or 651-379-6363
- Minnesota Homeland Security and Emergency Management – Information on assistance programs for disaster survivors and communities, volunteer coordination and animals in disaster; [www.hsem.state.mn.us](http://www.hsem.state.mn.us) or 651-201-7400
- Minnesota Voluntary Organizations Active in Disasters – The association of voluntary agencies and their partners involved in disaster response, recovery, and preparedness; [www.mnvoad.org](http://www.mnvoad.org)
- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Agriculture Resources

#### Minnesota

- University of Minnesota Extension – <http://www.extension.umn.edu/Agriculture/>
- Families in Tough Times: Resources for Farm Families – Collection of resources for families who live on a farm and/or work in agriculture; <http://www.extension.umn.edu/toughtimes/farmfamilies.html>
- Farm Information Line – Reliable, research-based answers from Extension agriculture experts; 800-232-9077 or [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/)
- Farmer Lender Mediation – 218-935-5785 or [www.extension.umn.edu/community/Mediation/](http://www.extension.umn.edu/community/Mediation/)
- MN Farmer Assistance Network (MFAN) – Business and financial guidance to farm families on financial statement preparation, debt restructuring, business reorganization & farm transition; crisis response also available; [www.mda.state.mn.us/en/about/mfan.aspx](http://www.mda.state.mn.us/en/about/mfan.aspx) or 877-898-MFAN (6326) or 651-201-6326

#### North Dakota

- North Dakota State University Extension Service – <http://www.ag.ndsu.edu/ndsuag/disaster-education>

### Benefits Screening, Referral Services, and Assistance

- Bridge to Benefits – Determine possible eligibility for public health care, child care, tax credits, food support & energy assistance; English and Spanish; [www.bridgetobenefits.org](http://www.bridgetobenefits.org)
- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- GovBenefits.gov – Official US government website on benefit & assistance programs; [www.govbenefits.gov](http://www.govbenefits.gov)
- MinnesotaHelp.info – Online directory to find human services, information and referral, financial assistance, and other forms of help; [www.minnesotahelp.info/public](http://www.minnesotahelp.info/public)
- Senior Linkage Line – Link to services for seniors; [www.tcaging.org/findinghelp/](http://www.tcaging.org/findinghelp/) or 800-333-2433

- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; [www.ftc.gov](http://www.ftc.gov) or 877-382-4357
- Insurance Federation of Minnesota – Insurance help line; [www.insurancemn.org](http://www.insurancemn.org) or 651-292-1099
- MN Attorney General – Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc; [www.ag.state.mn.us/](http://www.ag.state.mn.us/) or 800-657-3787 or 651-296-3353
- MN Department of Commerce – Info and guidance on banking and insurance; [www.commerce.state.mn.us](http://www.commerce.state.mn.us) or 800-657-3602 or 651-296-2488
- Direct Marketing Association (DMA) – Remove name to stop direct mail, telemarketing and email lists:
  - Direct Mail Marketing: Send a letter to Direct Mktg. Assoc., Mail Preference Service, PO Box 643, Carmel, NY 10512
  - Telemarketing: Send a letter to Direct Mktg. Assoc., Telephone Preference Service, PO Box 1559, Carmel, NY 10512
  - Email: See [www.e-mps.org](http://www.e-mps.org)
- Do Not Call – Place phone numbers on FTC’s national registry; [www.donotcall.gov](http://www.donotcall.gov) or 888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; [www.optoutprescreen.com](http://www.optoutprescreen.com) or 888-567-8688
- Phone Discounts for Low Income Users – Services like Lifeline, Telephone Assistance Plan (TAP), and Link-up; contact local phone company for information

### Employment and Unemployment Resources

- Community Action Partnerships – Local assistance to families including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, and job assistance/training; [www.mncaa.org](http://www.mncaa.org)
- Department of Labor – Resources for employed & unemployed workers ([www.dol.gov/ebsa/publications/](http://www.dol.gov/ebsa/publications/)) and retirement and health care information for dislocated workers ([www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html))
- MN Workforce Centers – Helps with searching for a job, career planning, and job training; <http://www.mnwfc.org> or 888-438-5627
- MN Department of Employment and Economic Development (DEED) – Essential tools to make job searches successful; [www.deed.state.mn.us](http://www.deed.state.mn.us)
- MN Unemployment Insurance – Temporary benefits to qualified persons out of work; <http://www.uimn.org/>
- MN Unemployed – Direct links to information and services; <http://www.minnesotaunemployed.com/>

- RECONNECT – Provides re-entry services that help inmates prepare for release and resources for ex-offenders for job searches, housing, clothing, and family services; [www.amicususa.org/index.html](http://www.amicususa.org/index.html) or (612)348-8570

## Financial Management

### Money Management

- University of Minnesota Extension – Family resource management resources on financial security for later life, Latino & East African financial literacy, resource management for daily living, and youth & money; [www.extension.umn.edu/Family/](http://www.extension.umn.edu/Family/)
- American Association of Daily Money Managers (AADMM) – A membership organization provides daily money management services to clients; [www.aadmm.com/](http://www.aadmm.com/)
- AARP – Money management information with focus on those 50 and over; [www.aarp.org/money/](http://www.aarp.org/money/)
- American Institute of Certified Public Accountants – Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; [www.360financialliteracy.org/](http://www.360financialliteracy.org/)
- Consumer Federation of America – Provides consumers with a well-reasoned and articulate voice in decisions that affect their lives in the areas of communications, energy, finance, food and agriculture, health and safety, and housing; [www.consumerfed.org/about/consumer\\_information.asp](http://www.consumerfed.org/about/consumer_information.asp)
- Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Money Sense – An end-consumer resource with basic financial education information and tools; <http://www.nysemoneysense.com/>
- MyMoney.gov – Provides money management tools & resources for service members, women, parents, youth, employers, and more; available in Spanish; <http://www.mymoney.gov/>
- Smart About Money – Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education; [www.smartaboutmoney.org/](http://www.smartaboutmoney.org/)
- Social Security Administration – Estimate future benefits or find Medicare and benefits information and applications; [www.ssa.gov/](http://www.ssa.gov/)
- U.S. Department of Treasury – Answers to personal finance questions; [www.treasury.gov/education/faq/personal](http://www.treasury.gov/education/faq/personal)

### Credit Counseling

- National Foundation for Credit Counseling – Find a certified agency; [www.nfcc.org](http://www.nfcc.org) or 800-388-2227
- Consumer Credit Counseling Services – [www.cccs.org](http://www.cccs.org) or 651-439-4840 or 888-577-2227
- Lutheran Social Services (LSS) Financial Counseling Service – [www.cccs.org](http://www.cccs.org) or 888-577-2227
- Family Means Consumer Credit Counseling (MN & WI) – [www.familymeans.org](http://www.familymeans.org) or 800-780-2890 or 651-789-4014
- The Village Financial Resource Center (MN & ND) – [www.helpwithmoney.org](http://www.helpwithmoney.org) or 800-450-4019



## Debt Management

- Bankruptcy Resources:
  - Financial Success: Recovery after Bankruptcy – Approved debtor education course from eXtension; [www.extension.org/pages/Financial\\_Security\\_for\\_All\\_Debtor\\_Education](http://www.extension.org/pages/Financial_Security_for_All_Debtor_Education)
  - Law Help MN – <http://www.lawhelpmn.org/MN/index.cfm>; click “Consumer & Debt” and then “Bankruptcy”
  - US Trustee Program – Information in multiple languages; [www.usdoj.gov/ust/index.htm](http://www.usdoj.gov/ust/index.htm)
- Gambling Resources:
  - Gamblers Anonymous – [www.minnesotaga.org](http://www.minnesotaga.org) or 888-GA-HELPS
  - Gambling Problems Resource Center – Prevention, education, and resources; [www.miph.org/gambling/](http://www.miph.org/gambling/) or 800-333-4673
  - National Council on Problem Gambling – [www.ncpgambling.org](http://www.ncpgambling.org) or 202-547-9204
- Other Debt Resources:
  - Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
  - Power Pay – Interactive calculator helps determine how to manage credit and debt; [www.extension.usu.edu/finance](http://www.extension.usu.edu/finance)
  - United States Department of Education – Student loan consolidation info; [www.ed.gov](http://www.ed.gov) or 800-872-5327

## Investment Resources

- Federal Reserve – Consumer information, education, and credit card repayment calculators; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Financial Industry Regulatory Authority – Investing information; [www.finra.org/investors/index.htm](http://www.finra.org/investors/index.htm)
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; [www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)

## Food and Nutrition Resources

- University of MN Extension Simply Good Eating Program – Discover how to make healthy food choices while stretching food dollars; <http://www.extension.umn.edu/Nutrition/> or 612-625-8260
- Angel Food Ministries – <http://www.angelfoodministries.com/>
- Fare for All – [www.fareforall.org](http://www.fareforall.org) or (metro) 763-450-3880 or (greater MN) 800-582-4291
- Food Shelves – Refer to Hunger Solutions or Minnesota Food Helpline to locate food shelves
- Food Support and Food Assistance Programs – <http://www.dhs.state.mn.us> or contact County Family Services
- Free or Reduced School Breakfast and Lunches – Apply anytime with local school district
- Hunger Solutions – Helps locate food assistance programs [www.hungersolutions.org/find](http://www.hungersolutions.org/find)
- Minnesota Food Help Line – Assists in applying for food support or finding local food assistance; 888-711-1151
- MyPyramid – personalized eating plans and interactive tools to help plan/assess food choices based on the Dietary Guidelines for Americans; <http://www.mypyramid.gov/>
- Spend Smart, Eat Smart – Ideas for saving and nutritious eating from Iowa State University Cooperative Extension; <http://www.extension.iastate.edu/foodsavings>

- USDA Center for Nutrition Policy and Promotion (CNPP) – Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers; <http://www.cnpp.usda.gov/>
- WIC (Women, Infants & Children) – Supplemental foods, health care referrals, and nutrition education for low-income women, infants, children up to age five who are at nutritional risk; [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)

### Healthcare, Medical, and Dental Resources

- Apple Tree Dental – nonprofit dental organization dedicated to bringing dental care to people who otherwise would be without; <http://www.appletreedental.org/DentalServices/ClinicLocations/default.aspx>
- Children’s Defense Fund – Healthcare directory for MN; <http://www.cdf-mn.org/health-care-directory>
- County Public Health – Resources to protect, maintain, and improve health; [www.health.state.mn.us](http://www.health.state.mn.us) or consult local phone book
- MN Department of Human Services – Information on health care programs, General Assistance, MN Care, and Medical Assistance; [www.dhs.state.mn.us](http://www.dhs.state.mn.us) (at top of page click on “health care”) or 800-657-3739
- MN Health Care Program Primary Care Resources – List of low-cost medical, dental, and mental health care providers; <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4741-ENG>

### Housing Resources

#### Heating Assistance

- Minnesota Community Action Partnership – Energy conservation assistance and weatherization programs for low income individuals; [www.mncaa.org](http://www.mncaa.org)
- The Salvation Army – Heat Share Program provides emergency heat and utility bill assistance; [www.heatshare-mn.org](http://www.heatshare-mn.org) or 800-842-7279

#### Foreclosure Prevention Resources

- FDIC Foreclosure Prevention – Helps consumers avoid unnecessary foreclosures and stop foreclosure “rescue” scams; <http://www.fdic.gov/consumers/loans/prevention/>
- Federal Housing Administration – [www.fha.gov](http://www.fha.gov)
- Hope for Homeowners – Helps homeowners in distress; [www.hopenow.com](http://www.hopenow.com) or 888-995-4673
- Federal Reserve – Resources to help with mortgage payment difficulties; [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
- HOMELine – Resources for tenants impacted by foreclosure; 612-728-5767 or 866-866-3546
- Housing Link – Information on affordable rental listings in Minnesota; [www.housinglink.org/Home.aspx](http://www.housinglink.org/Home.aspx)
- Minnesota Homeownership Center – Provides info and resources to help Minnesotans begin and maintain home ownership; [www.hocmn.org/](http://www.hocmn.org/) or (metro) 651-659-9336 or (greater MN) 866- 462-6466
- Minnesota Housing Finance Agency – Offers products and services to help Minnesotans buy and fix up homes; [www.mnhousing.gov](http://www.mnhousing.gov) or 800-657-3769

- U.S. Department of Housing and Urban Development – Information to help those in foreclosure now or those worried about it in the future; [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or 800-569-4287

### Immigration and Human Rights Issues

- Free Legal Aid Minnesota – [www.usattorneylegalservices.com/free-legal-aid-Minnesota.html](http://www.usattorneylegalservices.com/free-legal-aid-Minnesota.html)
- LawHelpMN – [www.lawhelpmn.org/mn/index.cfm/county](http://www.lawhelpmn.org/mn/index.cfm/county)
- MN Department of Human Rights – [www.humanrights.state.mn.us/](http://www.humanrights.state.mn.us/)

### Legal Resources

- Law Help MN – Information on legal questions, self help legal forms, and free/low cost legal services; [www.lawhelpmn.org](http://www.lawhelpmn.org)
- Mid Minnesota Legal Assistance – [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Bar Association Attorney Referral – Free consultation; [www.mnfindalawyer.com](http://www.mnfindalawyer.com) or 800-292-4152

### Military Service Member Resources

- Military One Source – Education, information, resources, referrals, and counseling for military service members and their families; <http://www.militaryonesource.com/skins/mos/home.aspx>
- Supporting Military Families in Minnesota – Information on deployment and supporting military families; <http://www.extension.umn.edu/Parenting/components/militaryfamilies.html>
- TurboTAP – The Department of Defense's official website providing information for service members on transitioning from military service; <http://www.turbotap.org>

### Parenting and Family Education Resources

- University of MN Extension – Parenting education resource for parents and professionals; <http://www.parenting.umn.edu>
- University of Minnesota Children, Youth & Family Consortium – Connects to research, policy and resources; <http://www.cyfc.umn.edu>
- Minnesota Parents Know – MN Department of Education website with child development topics for parents of birth-12th grade; <http://www.parentsknow.state.mn.us>
- Parenting 24/7 – Advice on parenting and family life; <http://parenting247.org/>
- Parent Advocacy Coalition for Educational Rights – Information about children with disabilities as well as links to other areas including bullying; <http://www.pacer.org>
- We Can Parent Together – Resources on co-parenting; <http://www.wecanparenttogether.org/>

## Tax Assistance

- Accountability Minnesota – Listing of free tax filing clinics; [www.accountabilitymn.org](http://www.accountabilitymn.org) or 651-287-0187
- AARP Tax-Aide – Free tax preparation assistance services; [www.aarp.org/money/taxaide/](http://www.aarp.org/money/taxaide/) or 888-227-7669
- Internal Revenue Service – [www.irs.gov](http://www.irs.gov) or 800-829-1040
- Mid Minnesota Legal Assistance – Free legal assistance to low-income and non-English speaking taxpayers; [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Department of Revenue – [www.taxes.state.mn.us](http://www.taxes.state.mn.us) or 651-297-3724 or tax help line 651-296-3781
- United Way 2-1-1 – Find free tax assistance locations and other resources; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709
- U of M Law School Tax Clinic – <http://tax.umn.edu/Law%20School%20Tax%20Clinic.pdf> or 612-625-5515

*In addition to the authors of this toolkit, Sara Croymans and Shirley Anderson-Porisch, Extension Educators with the University of Minnesota Extension, assisted in the development of this resource list. It was last revised June 2010.*

**Web Resources**

**Farm Service Agency**

<http://www.fsa.usda.gov/nd>

**Natural Resources Conservation Service**

<http://www.nd.nrcs.usda.gov>

**Rural Development**

<http://www.rurdev.usda.gov>

**NDSU Extension Service**

<http://www.ag.ndsu.edu/flood>

**State Office Contact Information**

**Farm Service Agency**

1025 28<sup>th</sup> Street South  
Fargo, ND 58103  
Tel: (701) 239-5224

**Natural Resources Conservation Service**

220 East Rosser Avenue  
Federal Building, Room 270  
Bismarck, ND 58501  
Tel: (701) 530-2000

**Rural Development**

220 East Rosser Ave.  
Federal Building, Room 208  
P.O. Box 1737  
Bismarck, ND 58502  
Tel: (701) 530-2054

**NDSU Extension Service**

Morrill Hall  
PO Box 6050  
Fargo, ND 58108-6050  
Tel: (701)231-8944



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**United States Department of Agriculture**  
Farm Service Agency  
Natural Resources Conservation Service  
Rural Development  
NDSU Extension Service

## Here To Help

**Emergency Assistance  
Options Available Through  
USDA Agencies In North Dakota**

**March 2010**

The complex block contains a header with logos for USDA, FSA, NRCS, Rural Development, and NDSU. Below the logos is the text "United States Department of Agriculture" and a list of agencies: Farm Service Agency, Natural Resources Conservation Service, Rural Development, and NDSU Extension Service. The main title "Here To Help" is in a large, bold font, followed by the subtitle "Emergency Assistance Options Available Through USDA Agencies In North Dakota". The bottom half of the block features a photograph of a flooded field with water flowing over a fence, and the date "March 2010" in the bottom right corner.

## USDA – Here to Help

Agricultural-related disasters are quite common and have personal and economic impacts that extend far beyond the farm.

Disaster assistance is available in many forms through multiple USDA agencies. This guide is intended to provide a brief overview of some of the assistance and programs available, but is not comprehensive and does not cover all eligibility requirements. Questions regarding specific programs should be addressed to the appropriate local agency representative.

	LIP	ECP	NAP	SURE	ELAP	EM Loan	DSA	OL Loan	Grants/Loans	EWP
Crops/Commodities			•	•		•	*	*		
Debris Removal		•					*	*		•
Streambank Erosion							*	*		•
Water Control Structures		•					*	*		•
Farmland Erosion		•					*	*		
Fences		•				•	*	*		
Livestock loss (death)	•					•	*	*		
Dairy loss (death)	•					•	*	*		
Feed or Livestock Transportation Costs					•					
Farm Buildings						•	*	*		
Farm Equipment						•	*	*		
Quarantine Designation						•	*	*		
Residence/Other Business									•	

\* Debt Set-Aside and OL Loans are not specific to a type of loss

### Farm Service Agency

#### Emergency Conservation Program (ECP)

ECP provides emergency funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters. Damage must impair or endanger the land, materially affect the land's productive capacity, represent unusual damage, and be so costly that federal assistance is required to return the land to productive use.

Cost share assistance up to 75% of the cost is available to remove debris or restore fences and conservation structures.

#### Livestock Indemnity Program (LIP)

LIP compensates livestock producers for deaths in excess of normal mortality due to adverse weather. No state, county or other triggers are used to define an eligible LIP area. LIP payments are based on 75% of the fair market value as determined by the Secretary for individual producers' eligible losses.

#### Emergency Loans (EM)

Farm operators may apply for low interest FSA EM loans, provided eligibility requirements are met. Eligible producers may borrow up to 100 percent of actual production or physical losses not to exceed \$500,000. Operators who do not qualify for emergency loans may be eligible for an FSA operating loan (OL).

#### Disaster Debt Set-Aside (DSA)

FSA borrowers in designated disaster areas or contiguous counties who are unable to make their scheduled payments on any debt may be eligible to have certain set asides. FSA is authorized to consider setting aside certain payments owed by FSA borrowers to allow the operation to continue.

#### Non-insured Crop Disaster Assistance (NAP)

NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occurs due to natural disasters.

#### Supplemental Revenue Assistance Program (SURE)

SURE provides additional benefits for producers who suffer at least a 10% loss in crop production in disaster-designated or contiguous counties or a 50% loss in production in non-designated counties.

#### Emergency Assistance for Livestock, Honey Bees and Farm Raised Fish (ELAP)

ELAP provides emergency relief to producers of livestock, honey bees, and farm-raised fish and covers losses from disasters such as blizzards, floods and wildfires not adequately covered by any other disaster program. This may include purchased or produced feed that was destroyed by adverse weather events, the cost to transport livestock from an area is flooded or the cost to transport feed to stranded livestock.

#### Other Programs

At FSA's discretion, other disaster relief activities, including the authorization of emergency use of CRP land, may be implemented.

### Natural Resources Conservation Service

#### Emergency Watershed Protection Program (EWP)

EWP is designed for installation of recovery measures to safeguard lives and property as a result of a natural disaster. EWP addresses watershed impairments like debris-clogged stream channels, undermined and unstable streambanks, jeopardized water control structures, windborne debris removal and damaged upland sites stripped of vegetation by fire or drought. Landowners must be represented by a project sponsor, e.g. city, county, conservation district, or tribe.

### Rural Development

USDA Rural Development has grant and loan funds available to rural communities to provide housing and shelter, public safety, health care and community facilities and business recovery assistance.

### NDSU Extension Service

#### Technical Advice

The NDSU Extension Service has a vast amount of flood-related information available both online and at the local office. This information covers pertinent topics relating to preparedness during flood, recovery and mitigation issues. In addition, both state specialists and field staff throughout the state are coordinating with other USDA agencies and local emergency personnel to:

- Distribute educational resources and provide technical information throughout areas impacted by floods.
- Help identify and assist owners with flood-related losses of livestock and ag-related facilities.
- Keep the public informed of flood related issues occurring at the local level.



## Disaster Assistance Programs for Agriculture and Small Businesses

Category	Program	Agency	Eligibility	Type of Assistance	Contacts/Comments	Declaration Requirement
Agriculture	Agricultural Chemical Response and Reimbursement Account	Minnesota Department of Agriculture (MDA)	Farmers	<ul style="list-style-type: none"> <li>Provide financial assistance to clean-up agricultural chemical contamination</li> </ul>		
Agriculture	Agriculture Improvement Loan Program	MDA-Rural Finance Authority (RFA)	Farmers	<ul style="list-style-type: none"> <li>Capital improvement loans</li> </ul>		
Agriculture	Disaster Recovery Loan Program	MDA-RFA	Farmers	<ul style="list-style-type: none"> <li>Clean-up and debris removal</li> <li>Lost seed or other crop inputs</li> <li>Feed livestock</li> <li>Damaged structures</li> <li>Septic systems and water wells</li> </ul>	<a href="http://www.mda.state.mn.us">www.mda.state.mn.us</a>	No Declaration Required
Agriculture	Emergency Conservation Program (ECP)	Farm Service Agency (FSA)	Farmers and Ranchers	<ul style="list-style-type: none"> <li>Cost-share assistance to rehab farmland</li> <li>Carry out emergency conservation measures in periods of severe drought</li> </ul>	Up to 75% cost share	
Agriculture	Environmental Quality Incentives Program (EQIP)	Natural Resources Conservation Service (NRCS)	Farmers and Ranchers	<ul style="list-style-type: none"> <li>Provide technical and financial support to treat identified soil, air, water, and related natural resource concerns.</li> </ul>	Up to 90% cost share	

Category	Program	Agency	Eligibility	Type of Assistance	Contacts/Comments	Declaration Requirement
Agriculture	Minnesota Farm Advocates	MDA	Farmers	<ul style="list-style-type: none"> <li>Provide one-on-one assistance to address crisis caused by natural disaster or financial problems</li> </ul>	<a href="http://www.mda.state.mn.us">www.mda.state.mn.us</a>	No Declaration Required
Agriculture	Minnesota Farmer Assistance Network (MFAN)	MDA	Farmers	<ul style="list-style-type: none"> <li>Provides financial guidance, technical assistance, legal advice, crisis counseling, and other forms of assistance free of charge</li> </ul>	<a href="http://www.mda.state.mn.us/mfan">www.mda.state.mn.us/mfan</a> 1-877-898-6326	No Declaration Required
Agriculture	Restructure II Loan Program	MDA/RFA	Farmers	<ul style="list-style-type: none"> <li>Provide financial assistance with cash flow trouble due to adverse events</li> </ul>		
Agriculture	Agriculture Best Management Practices Loans (AgBMP)	MDA	Farmers Rural Landowners Farm Supply Businesses	<ul style="list-style-type: none"> <li>Provides loans used to restore or protect water quality.</li> </ul>	<a href="http://www.mda.state.mn.us/en/grants/loans/agbmploan.aspx">www.mda.state.mn.us/en/grants/loans/agbmploan.aspx</a>	No Disaster Declaration Required
Agriculture	Livestock Development Team	MDA	Livestock Producers	<ul style="list-style-type: none"> <li>Provides guidance and technical assistance with livestock related issues</li> </ul>	<a href="http://www.mda.state.mn.us">www.mda.state.mn.us</a> Kelly Anderson 320-424-2222	No Disaster Declaration Required
Agriculture	Agriculture and Economic Development Board Loan	Ag Board	Business Owners	<ul style="list-style-type: none"> <li>Disaster specific loans</li> </ul>		No Disaster Declaration Required



Category	Program	Agency	Eligibility	Type of Assistance	Contacts/Comments	Declaration Requirement
Business	Economic Injury Disaster Loans (EIDL)	Small Business Administration (SBA)	Small Businesses and Small Business Agricultural Cooperatives	<ul style="list-style-type: none"> <li>Loans for working capital</li> <li>Farmers, ranchers, nurseries, religious and non-profits are <b>not</b> eligible</li> </ul>	Contiguous counties may receive EIDL assistance	Major Disaster Declaration (IA) or Independent SBA Declaration
Business	Business Physical Disaster Loans	SBA	Business and certain non-profits	<ul style="list-style-type: none"> <li>Repair or replace disaster-damaged businesses, real estate, inventories, supplies, etc.</li> <li>Businesses of any size are eligible</li> <li>Charities, churches, private universities, etc., are also eligible</li> </ul>		Major Disaster Declaration (IA) or Independent SBA Declaration
Business	Business & Industry Loan Guarantees (B&I)	USDA-Rural Development	Individuals, cooperatives, partnerships, certain non-profits, Tribal Communities, public bodies	<ul style="list-style-type: none"> <li>Provides loans for:</li> <li>Building &amp; equipment</li> <li>Working capital</li> <li>Aquaculture</li> <li>Nurseries</li> <li>Tourist &amp; recreation facilities</li> <li>Hotels and motels</li> <li>Community facilities</li> </ul>	<a href="http://www.rurdev.usda.gov/rbs/busp/bpdir.htm">http://www.rurdev.usda.gov/rbs/busp/bpdir.htm</a>	No Disaster Declaration Required
Business	Agriculture and Economic Development Board Loan	Ag Board	Business Owners	<ul style="list-style-type: none"> <li>Disaster specific loans</li> </ul>	<a href="http://www.positivelyminnesota.com">www.positivelyminnesota.com</a>	No Disaster Declaration Required
Business	Small Business Development Centers (SBDC)	DEED	Small Business Owners	<ul style="list-style-type: none"> <li>Provides counseling to small businesses</li> </ul>	<a href="http://www.positivelyminnesota.com/sbdc">www.positivelyminnesota.com/sbdc</a>	No Disaster Declaration Required



# IRS Disaster Assistance

## Federally Declared Disaster Area

You may deduct the loss or partial loss of your home, household goods, and motor vehicles from disaster damage on your individual federal income tax return. If you paid taxes in the tax year immediately preceding the tax year in which the disaster occurred, you can choose to deduct your loss on a Form 1040X (*Amended U.S. Individual Income Tax Return*) for the prior year instead of waiting to file your current year return. This will allow you to receive a refund of some or all of the taxes paid on your prior year return.

### What this means to you...

- If you filed a federal income tax return in the preceding tax year and paid federal taxes ...
  - You may be able to file an amended return now (or wait until next year) to claim your loss and receive a refund of the amount of taxes paid.
  - You need to itemize using Form 1040 Schedule A.

### To claim your losses...

- Make a list of everything you owned and lost
- Determine its original cost (or adjusted basis)
- Determine the fair market value of each item
  - *This is the amount it could have been sold for just before the disaster*
- Determine the present value – *after the disaster*
- Determine insurance or other reimbursements you received or expect to receive

### To take advantage of casualty losses and to assist you through this process...

- Get Publication 2194, *Disaster Loss Kit* for individuals or Publication 2194-B *Disaster Loss Kit* for businesses.
- Get computer generated copies of your last year's tax return from the IRS.
- IRS can assist with preparing your amended tax returns.

### For additional information and assistance...

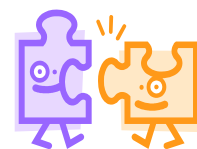
- IRS Disaster Assistance Hotline – 1-866-562-5227  
(Monday – Friday from 7:00 am to 10:00 pm local time),  
*\*Please have your own interpreter, if needed, when calling the Hotline number*
- Visit the website at [www.irs.gov](http://www.irs.gov) or
- Contact your tax professional



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## Where am I financially?



This unit will help you assess and understand your current financial condition. Similar to before the disaster, you will need to continue to manage your income, expenses, and debt in the days, weeks, and months ahead. The difference is that your financial picture may look drastically different now than it did pre-disaster. You can expect that your finances will continue to change throughout the recovery period.

This unit will help you gather the pieces of your current, or post-disaster, financial puzzle. You can think of assessing and understanding your current financial condition as the corners and border pieces of a financial puzzle. The more corners and border pieces you have, the easier it is to find the next pieces. In other words, the more you know about your current financial situation, the easier it will be to figure out what you need as you work towards your financial recovery.

This unit will review four steps for assessing your current financial situation. By using the tools provided in this toolkit, you will:

1. Assess your monthly income and expenses (both pre- and post-disaster).
2. Determine your net worth.
3. Determine whether or not you can afford another payment.
4. Review your credit report review.

It should be noted that using only one or two of the above steps will not provide an accurate picture of your current financial situation. You need to complete all four steps to truly understand your financial picture. They are all indicators of financial well-being.

Lastly, to give you time to assess your total financial puzzle, this unit will walk you through a fifth step:

5. Summarize your current financial situation.

### Step 1: Assess your monthly income and expenses

Completing a monthly budget is one useful tool to help families determine what actions to take following a natural disaster. The **Monthly Budget/Spending Plan** tool found at the end of this section will help you understand your income and expenses prior to the disaster and estimate what it will be like in the future. It will also help you track your income and expenses for the next three months and make adjustments to your budget as needed. This process will help you be financially informed as you make important decisions impacting your financial resources.

Here are the steps you would take to complete the Monthly Budget/Spending Plan tool:

1. Using the second column, determine your monthly income and expenses prior to the disaster. You may have records regarding your pre-disaster budget or you may not. If you have never calculated your budget before or your records were destroyed, you would just make your best guess at the dollar amounts that correspond to each income/expense line.

At the end of the Step 1 section you will find an example of the completed tool for Sam and Joan Younger. Looking at the example, did Sam and Joan have enough income to meet their monthly expenses prior to the disaster?

Take time now to fill in your income and expenses prior to the disaster. When you are finished ask yourself:

- Was your pre-disaster income sufficient to meet your expenses?

2. In the next column, you are asked to estimate your current budget after the disaster. It may be helpful to review the “Budget Prior to Disaster” numbers and adjust them as needed to take into account your post-disaster changes. Remember, your total expenses should not be higher than your total income.

Looking at the Younger family example, how did their expenses change post-disaster?

Complete the budget for current income and expenses. When you are done, ask yourself:

- Has your income changed post-disaster?
  - Do you now have increased housing expenses (maybe even double)?
  - What other expenses changed?
  - Do your post-disaster expenses outweigh your current income?
  - How are disaster related expenses affecting your budget?
  - How do your pre- and post-disaster monthly expenses and income compare?
  - Do adjustments need to be made? In which spending categories?
  - What resources are needed to get your budget to balance?
3. It is now time to track your actual income and expenses and see how it compares to your budget. Use the actual income and spending columns to track your income and spending for the next three months. You can look at the Younger family example as needed.

Here are some quick tips for tracking your income and spending:

- Identify one person who is responsible for this task in your family.

- Choose a tracking method that works for you and use it consistently. Consider using a calendar or a series of envelopes to save receipts and track throughout the month.
  - Choose a safe/convenient place to pay bills, file papers, and do your tracking.
  - It is very important to remember to do the following each month: take all the disaster-related receipts and place them in a special envelope. You will need these later to make insurance claims, file taxes, and apply for assistance to cover disaster-related expenses.
4. After tracking your income and expenses for each month, take time to compare it to your budget. If changes need be made to the budgeted amount – another source of income is received or needed, an expense line needs to be increased/ decreased, etc. – make a note in the last column (“Comments”). You can also record some of your ideas for changes at the very bottom of the tool.
  5. At the end of the three month tracking period, look at your income/expenses related to your estimated current budget. Fill in the “Revised Current Budget” column to reflect any changes that need to be made to your income and/or expenses. Make additional notes in the “Comments” column regarding the changes if needed. Start a new monthly budget/spending form for the next three month time period.

Remember, your finances will continue to change throughout the recovery period. It is important to know where you stand financially as you work to manage your income, expenses, and debt. For that reason, you may want to complete a similar budgeting process for longer than three months. Ideally, this would be an ongoing tool that you use for good financial health.

Here are some things to consider if your expenses are greater than your income:

- Prioritize your bills. Mortgage/rent, food, transportation, and health bills may need to take priority over other expenses.
- If mortgage payments are missed, you may be in jeopardy of losing your home. Read your mortgage loan agreement to determine the consequences for missed payments.
- Make every effort to keep up with your bills. As needed, contact your creditors to negotiate a payment plan.
- Work with a financial educator or counselor to explore strategies and options. See: the Finding Help and Resources section in the Where do I start? unit for more information.
- Explore as many strategies/options as possible. Do not limit to the examples provided in this toolkit. Ask others for suggestions and be willing to try new ways to cut expenses as needed.

## Monthly Budget/Spending Plan

Name: Sam & Joan Younger Months/Year June-August, 20XX

Using the form below:

1. Determine your monthly family income and expenses prior to the disaster (“Budget Prior to Disaster”).
2. Estimate what your budget is now post-disaster (“Estimated Current Budget”).
3. Track income and expenses for three months (“Actual Income”).
4. Make changes to your monthly budget as needed (utilizing the “Comments” column).
5. After three months, revise your budget (“Revised Current Budget”) and start a new monthly budget/spending plan.

Gross Annual Income: \$42,000 (Same) + \$24,400 (Joan) = \$66,400

Monthly Income*							
Net Monthly Income Source	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1: <i>June</i>	Month 2: <i>July</i>	Month 3: <i>August</i>		
Income 1:	2,625	2,625	2,625	2,625	2,625	2,625	
Income 2:	1,525	1,525	1,525	1,525	1,525	2,625	
Income 3:							
Income 4:							
<b>Total Net Monthly Income</b>	<b>\$4,150</b>	<b>\$4,150</b>	<b>\$4,150</b>	<b>\$4,150</b>	<b>\$4,150</b>	<b>\$4,150</b>	

\*Just include take home pay in your income totals. Remember to include all your income from jobs, SS, SSI, SSDI, investments, disaster-related donations/grants/assistance, etc.

Monthly Expenses							
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1: <i>June</i>	Month 2: <i>July</i>	Month 3: <i>August</i>		
<b>Housing</b>							
Mortgage (PITI)	695	695	695	695	695	695	
2 <sup>nd</sup> Mortgage							
Other home loan(s)							
Rent		0	0	0	0	0	FEMA trailer
Homeowners/renters insurance							
Property taxes							
Gas	130	0	0	0	0	0	shut off
Electricity	125	260	243	272	315	277	house & trailer
Water, sewer	60	78	78	76	81	78	house & trailer
Garbage							
Telephone	35	0	0	0	0	0	shut off
Cell phone							
Cable							
Internet	35	0	0	35	35	35	Was shut off; needed it for applications
Maintenance	100	0	0	0	0	0	FEMA trailer
Other:							
<b>Food</b>							
Groceries	130	170	165	160	170	165	used food shelf
Eating out	50	300	350	300	300	316	
School lunch	100	100	0	0	0	100	summer
Other:							
<b>Transportation</b>							
Gas	130	170	165	160	170	165	
Maintenance/oil	150	150	150	150	150	150	
Vehicle payment	200	400	400	400	400	400	rental; 1 car destroyed
Vehicle insurance	125	175	175	175	175	175	
Other: <i>Tabs</i>	10	10	10	10	10	10	



Monthly Expenses							
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1: <i>June</i>	Month 2: <i>July</i>	Month 3: <i>August</i>		
<b>Health</b>							
Health insurance/co-pay/deductible	160	160	160	160	160	160	
Prescription	50	75	75	70	70	71	replaced
Over-the-counter	10	20	20	10	10	14	replaced
Life insurance	40	40	40	40	40	40	
Other: <i>Eye/dental ins.</i>	125	125	125	125	125	125	
<b>Personal</b>							
Clothing	150	200	150	150	200	167	replaced
Clothing care	20	20	20	20	20	20	
Personal care	50	35	35	35	50	40	
Child care	0	150	100	75	75	83	for clean-up
Diapers, supplies							
Child support							
Child allowance	60	0	0	60	60	40	
School activities	75	0	0	0	25	75	summer
Education							
Household items	75	75	75	75	75	75	
Gifts	75	20	20	40	40	33	
Entertainment/rec.	50	20	20	30	30	26	
Vacation	50	0	0	0	0	0	
Pets	40	40	40	40	40	40	
Personal spending	100	50	50	50	50	50	
Contributions/dues	50	0	0	25	50	50	gym; restarted
Other:							
<b>Savings and Debts Payments</b>							
Savings	25	0	0	0	0	0	cont. later
Credit Card 1: <i>Visa</i>	96	130	130	135	130	131	
Credit Card 2: <i>Best Buy</i>	36	60	60	60	60	60	

Monthly Expenses							
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1: <i>June</i>	Month 2: <i>July</i>	Month 3: <i>August</i>		
<b>Savings and Debts Payments (continued)</b>							
Credit Card 3: <i>JCPenney</i>	18	34	34	34	40	36	
Other Debt: <i>Medical</i>	75	75	75	75	75	75	
Other Debt:							
<b>Total Monthly Expenses</b>	<b>\$4,150</b>	<b>\$4297</b>	<b>\$4,105</b>	<b>\$3,922</b>	<b>\$4,115</b>	<b>\$3,977</b>	

	Budget Prior to Disaster	Estimated Current Budget	Actual			Revised Current Budget	Comments
			Month 1: <i>June</i>	Month 2: <i>July</i>	Month 3: <i>August</i>		
<b>Total Net Monthly Income</b>	\$4,150	\$4,150	\$4,150	\$4,150	\$4,150	\$4,150	
<b>Total Monthly Expenses</b>	\$4,150	\$4,297	\$4,105	\$3,922	\$4,155	\$3,977	
<b>Bottom Line</b> <i>(Total Net Monthly Income minus Total Expenses)</i>	<b>\$0</b>	<b>-\$147</b>	<b>\$45</b>	<b>\$228</b>	<b>\$35</b>	<b>\$173</b>	

If your monthly budget is exact, your bottom line would equal zero. This means that your income covers your expenses exactly. As you will discover, this rarely happens consistently on a month-to-month basis! If your bottom line is a positive number, you had more income than expenses. If this happens consistently and you don't suspect an increase in expenses in the near future, you might want to consider increasing the amount that you put into a savings or investment account.

After a disaster, it is not uncommon to have a negative bottom line. With your increasing disaster-related expenses, you may need to find additional sources of income (disaster-related assistance, etc.) or cut unnecessary expenses (gym memberships, cable, etc.) to help balance your monthly budget.

**What changes do you need to make to your monthly budget?** *We've adjusted along the way; need to keep an eye on it. We'll definitely need some additional income, hopefully from some disaster assistance program, to help cover rebuild costs.*

## Monthly Budget/Spending Plan

Name: \_\_\_\_\_ Months/Year \_\_\_\_\_

Using the form below:

1. Determine your monthly family income and expenses prior to the disaster (“Budget Prior to Disaster”).
2. Estimate what your budget is now post-disaster (“Estimated Current Budget”).
3. Track income and expenses for three months (“Actual Income”).
4. Make changes to your monthly budget as needed (utilizing the “Comments” column).
5. After three months, revise your budget (“Revised Current Budget”) and start a new monthly budget/spending plan.

Gross Annual Income: \_\_\_\_\_

Monthly Income*							
Net Monthly Income Source	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1:	Month 2:	Month 3:		
Income 1:							
Income 2:							
Income 3:							
Income 4:							
<b>Total Net Monthly Income</b>							

*\*Just include take home pay in your income totals. Remember to include all your income from jobs, SS, SSI, SSDI, investments, disaster-related donations/grants/assistance, etc.*

Monthly Expenses							
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1:	Month 2:	Month 3:		
<b>Housing</b>							
Mortgage (PITI)							
2 <sup>nd</sup> Mortgage							
Other home loan(s)							
Rent							
Homeowners/renters insurance							
Property taxes							
Gas							
Electricity							
Water, sewer							
Garbage							
Telephone							
Cell phone							
Cable							
Internet							
Maintenance							
Other:							
<b>Food</b>							
Groceries							
Eating out							
School lunch							
Other:							
<b>Transportation</b>							
Gas							
Maintenance/oil							
Vehicle payment							
Vehicle insurance							
Other:							

Monthly Expenses							
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Revised Current Budget	Comments
			Month 1:	Month 2:	Month 3:		
<b>Health</b>							
Health insurance/co-pay/deductible							
Prescription							
Over-the-counter							
Life insurance							
Other:							
<b>Personal</b>							
Clothing							
Clothing care							
Personal care							
Child care							
Diapers, supplies							
Child support							
Child allowance							
School activities							
Education							
Household items							
Gifts							
Entertainment/rec.							
Vacation							
Pets							
Personal spending							
Contributions/dues							
Other:							
<b>Savings and Debts Payments</b>							
Savings							
Credit Card 1:							
Credit Card 2:							

Monthly Expenses						
Expense Category	Budget Prior to Disaster	Estimated Current Budget	Actual Income			Comments
			Month 1:	Month 2:	Month 3:	
<b>Savings and Debts Payments (continued)</b>						
Credit Card 3:						
Other Debt:						
Other Debt:						
<b>Total Monthly Expenses</b>						

	Budget Prior to Disaster	Estimated Current Budget	Actual			Comments
			Month 1:	Month 2:	Month 3:	
Total Net Monthly Income						
Total Monthly Expenses						
<b>Bottom Line (Total Net Monthly Income minus Total Expenses)</b>						

If your monthly budget is exact, your bottom line would equal zero. This means that your income covers your expenses exactly. As you will discover, this rarely happens consistently on a month-to-month basis! If your bottom line is a positive number, you had more income than expenses. If this happens consistently and you don't suspect an increase in expenses in the near future, you might want to consider increasing the amount that you put into a savings or investment account.

After a disaster, it is not uncommon to have a negative bottom line. With your increasing disaster-related expenses, you may need to find additional sources of income (disaster-related assistance, etc.) or cut unnecessary expenses (gym memberships, cable, etc.) to help balance your monthly budget.

What changes do you need to make to your monthly budget? \_\_\_\_\_

## Step 2: Determine Your Net Worth

You will need to have more than a monthly budget to make sound financial decisions. Knowing your net worth will help you determine your financial options or strategies.

You may be asking yourself, what is net worth and why does it matter? Here's some information about net worth:

- Net worth is the current value of your financial holdings. Your net worth takes into account two groups of items:
  - Assets are your physical property (i.e. home or autos) or intangible rights (i.e. money someone else owes you) that have value. Assets are useful because you can spend them, sell them, or use them as security on a loan.
  - Liabilities are your debts, or amounts of money you owe to someone else. Liabilities can be short-term or long-term. Short-term liabilities are generally paid off within one year whereas long-term ones usually take longer to pay off. Liabilities can also be secured or unsecured. Secured liabilities, such as mortgages or auto loans, require you to pledge a specific asset (like your house) to ensure payment of the debt. Unsecured liabilities, on the other hand, do not have an asset pledged and is based solely on your personal credit worthiness. Liabilities may also be referred to as “debt load.”
- A net worth statement is a snapshot of the current value of your financial holdings. The market value of your assets can change based upon what is happening in the economy. It is recommended that individuals update their net worth statement at least once a year to help gauge your financial progress. It is a good first step to assuring a financially sound future.

You can calculate your net worth by subtracting the value of your liabilities from your assets. The **What is my net worth?** tool found at the end of this section will walk you through the process of calculating your net worth. Knowing your net worth will help you understand if you are in a place to leverage more dollars because the value of your assets is greater than your total liabilities. Alternatively, if what you owe outweighs what you own, you will have to explore different strategies like increasing income or making a plan to reduce debt.

It should be noted that after a disaster you may find that the damages to your home or property will cause your net worth to decrease. It is important to understand net worth when making financial decisions. For example, if your net worth value has gone down due to home damage from a flood, you may have a hard time getting a traditional secured loan from the bank for home repairs.

There is an example of a completed What is your net worth? tool at the end of this section. Review Sam and Joan Younger's to make sure that you understand the tool. Once you have reviewed it, take time to complete the tool yourself.

After you have completed the net worth tool, ask yourself:

- What is the current value of your assets (what you own)?
- What are your current liabilities (what you owe)?
- How has your net worth changed due to the disaster?

Here are some strategies to consider after you know your net worth:

- Do you have any assets that are completely paid for (coin collections, stocks, certificates of deposit, etc.) that you can sell or cash in? This may be an option to help offset your current financial need.
- If you have assets that are not completely paid for (car, etc.), you may be able to sell them if they are not essential and make enough money to pay off the remaining debt. This will help you decrease your current debt load.
- If you currently have a negative net worth you may wish to work with a financial professional to set goals and work towards creating a positive net worth. Ideally you want the value of your assets to be higher than the total amount of your liabilities.
- Remember, when determining strategies and options, explore as many as possible. Do not limit them to the examples provided in this toolkit. Get creative!



## What is my net worth?

Name: Sam & Joan Younger

Date: July 20XX

### CURRENT ASSETS *(How much you own)*

#### Cash

- Checking account \$350
- Saving account \$2,300
- Money market account \_\_\_\_\_
- Life insurance (cash value) \_\_\_\_\_
- Other: \_\_\_\_\_

#### Investments

- CDs \$1,000
- Bonds \_\_\_\_\_
- Mutual Funds \_\_\_\_\_
- Stocks \_\_\_\_\_
- Other: *Coin collection* \$380

#### Long Term Tax Favored Assets

- Pension fund (if vested) \_\_\_\_\_
- Tax Deferred Annuity \_\_\_\_\_
- IRA \_\_\_\_\_
- 401K \$52,000
- Other: \_\_\_\_\_

#### Real Property (Market Value)

- Home (after disaster) \$20,000
- Other real estate \_\_\_\_\_
- Vehicles \$7,500
- Personal property \$6,000
- Other: \_\_\_\_\_

#### Money Owed to You

- Loans owed to you \_\_\_\_\_
- Income tax refund due \_\_\_\_\_
- Tax refund due \_\_\_\_\_
- Other: \_\_\_\_\_

**TOTAL ASSETS: \$89,530**

### CURRENT LIABILITIES *(How much you owe)*

#### Real Estate

- Mortgage (principal only) \$110,000
- Home equity loan \$2,300
- Other: \_\_\_\_\_

\$ \_\_\_\_\_

#### Other Debt

- Credit cards \$5,000
- Student loans \_\_\_\_\_
- Vehicle loans or leases \$5,500
- Personal loans \_\_\_\_\_
- Line of credit loans \_\_\_\_\_
- 401K or life ins. Loans \_\_\_\_\_
- Other: *Medical* \$5,000

#### Taxes Owed

- Income taxes – Federal \_\_\_\_\_
- Income taxes – State \_\_\_\_\_
- Property taxes \$325

#### Contractual Obligations

- Leases \_\_\_\_\_
- Tuition \_\_\_\_\_
- Other: \_\_\_\_\_

**TOTAL LIABILITIES: \$125,825**

### My Net Worth

*Total Assets – Total Liabilities = Net Worth*

\$89,530 – \$125,825 = -\$36,295

**My net worth is -\$36,295**

## What is my net worth?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### CURRENT ASSETS *(How much you own)*

#### Cash

- Checking account \_\_\_\_\_
- Saving account \_\_\_\_\_
- Money market account \_\_\_\_\_
- Life insurance (cash value) \_\_\_\_\_
- Other: \_\_\_\_\_

#### Investments

- CDs \_\_\_\_\_
- Bonds \_\_\_\_\_
- Mutual Funds \_\_\_\_\_
- Stocks \_\_\_\_\_
- Other: \_\_\_\_\_

#### Long Term Tax Favored Assets

- Pension fund (if vested) \_\_\_\_\_
- Tax Deferred Annuity \_\_\_\_\_
- IRA \_\_\_\_\_
- 401K \_\_\_\_\_
- Other: \_\_\_\_\_

#### Real Property (Market Value)

- Home (after disaster) \_\_\_\_\_
- Other real estate \_\_\_\_\_
- Vehicles \_\_\_\_\_
- Personal property \_\_\_\_\_
- Other: \_\_\_\_\_

#### Money Owed to You

- Loans owed to you \_\_\_\_\_
- Income tax refund due \_\_\_\_\_
- Tax refund due \_\_\_\_\_
- Other: \_\_\_\_\_

**TOTAL ASSETS:** \_\_\_\_\_

### CURRENT LIABILITIES *(How much you owe)*

#### Real Estate

- Mortgage (principal only) \_\_\_\_\_
- \$ 2,300 Home equity loan \_\_\_\_\_
- Other: \_\_\_\_\_

\$ \_\_\_\_\_

#### Other Debt

- Credit cards \_\_\_\_\_
- Student loans \_\_\_\_\_
- Vehicle loans or leases \_\_\_\_\_
- Personal loans \_\_\_\_\_
- Line of credit loans \_\_\_\_\_
- 401K or life ins. Loans \_\_\_\_\_
- Other: *Medical* \_\_\_\_\_

#### Taxes Owed

- Income taxes – Federal \_\_\_\_\_
- Income taxes – State \_\_\_\_\_
- Property taxes \_\_\_\_\_

#### Contractual Obligations

- Leases \_\_\_\_\_
- Tuition \_\_\_\_\_
- Other: \_\_\_\_\_

**TOTAL LIABILITIES:** \_\_\_\_\_

### My Net Worth

*Total Assets – Total Liabilities = Net Worth*

\_\_\_\_\_ – \_\_\_\_\_ = \_\_\_\_\_

My net worth is

### Step 3: Determine Whether or Not You Can Afford Another Payment

This section will help you determine your ability to afford another payment. Even though we have not explored all the options that may be available to you it is important to know if you can currently afford to take on additional debt.

Use the **Can I Afford Another Payment?** tool found at the end of this section to help you to determine your debt-to-gross monthly income ratio. You probably have a good understanding of what debt is. Your gross monthly income is your income before taxes.

Why do you need to know your debt-to-gross income ratio?

- A debt-to-gross income ratio of .36 (36%) or less suggests that your income is enough to cover your debt payments. It implies some flexibility for handling other expenses.
- A debt-to-gross income ratio of .36 (36%) or more on the other hand suggests that your income may not be enough to cover your debt payments. It implies there is less flexibility if expenses increase.

At the end of this section you will find an example of the Younger family's financial calculation of their debt-to-gross monthly income ratio using the Can I Afford Another Payment? tool. Consider the following about their example:

- *What does the 20% debt-to-gross monthly income ratio tell you about the Younger family's pre-disaster financial situation?* Given that it's lower than 36% it suggests that their gross income was adequate to cover pre-disaster debt payments.
- *What may it mean for the Younger family's ability to handle more debt now after the disaster?* Their 20% debt-to-gross monthly income ratio implies some flexibility in handling other expenses.

After reviewing the example, use the tool yourself to calculate your own debt-to-gross income monthly ratio. After completing it, answer the following questions:

- What does your debt-to-gross monthly income ratio tell you about your pre-disaster financial situation?
- What does your debt-to-gross monthly income mean for your post-disaster ability to handle more debt?

Comparing your debt-to-income ratio to what financial professionals suggest as an affordable amount of debt will provide you with another piece of your current financial puzzle. When used with the three other assessment tools provided in this unit it will help you understand the big picture of their post-disaster financial situation. This will better prepare you to determine actions to explore and options available.

## Can I afford another payment?

Name: Sam and Joan Younger

Date: July 20XX

Before you decide to take on another payment ask yourself: *can I afford another payment?*

Financial professionals use a debt-to-income ratio to determine if their customers can afford another payment. You can use the same process. Follow the five steps below to determine your debt-to-gross monthly income ratio.

### DEBT-TO-GROSS MONTHLY INCOME RATIO

- IDENTIFY** your current monthly debt payments into four payment categories: mortgage/rent, vehicle, credit card, and other loan payments. For your home/rent payments, include any second mortgage and/or home equity payments. For your other loan payments, include any regular monthly not already covered – school, personal, family, other property, etc.

Monthly Mortgage Rent or Payment(s) \$695

Monthly Car Payment(s) \$200

Monthly Credit Card Payment(s) \$225

Other Monthly Loan Payment(s) \_\_\_\_\_

- ADD** your monthly debt payments. \$1,120 = Total Monthly Debt Payments

- IDENTIFY** your total gross monthly income (your income before deductions). \$5,533 = Total Gross Monthly Income

- DIVIDE** your total monthly debt payments by your monthly gross income. This is your debt-to-gross monthly income ratio.

*Total Monthly Debt Payments ÷ Gross Monthly Income = Debt-to-Gross Monthly Income Ratio*

\$1.120 ÷ \$5.533 = .2 (or 20%) Debt-to-Gross Monthly Income Ratio

- COMPARE** your debt-to-gross monthly income ratio to what financial professionals suggest as an affordable percentage of debt to income. A ratio of .36 (36%) or *less* suggests that your income is enough to cover your debt payments. It implies some flexibility for handling other expenses. A ratio of .36 (36%) or *more* suggests that your income is not enough to cover debt payments and there is less flexibility.

*Adapted from Garman and Forgue's Personal Finance (2006, 8<sup>th</sup> edition, Boston, MA: Houghton Mifflin Co.).*

**Can I afford another payment?**

Name \_\_\_\_\_ Date: \_\_\_\_\_

Before you decide to take on another payment ask yourself: *can I afford another payment?*

Financial professionals use a debt-to-income ratio to determine if their customers can afford another payment. You can use the same process. Follow the five steps below to determine your debt-to-gross monthly income ratio.

**DEBT-TO-GROSS MONTHLY INCOME RATIO**

6. **IDENTIFY** your current monthly debt payments into four payment categories: mortgage/rent, vehicle, credit card, and other loan payments. For your home/rent payments, include any second mortgage and/or home equity payments. For your other loan payments, include any regular monthly not already covered – school, personal, family, other property, etc.

- Monthly Mortgage Rent or Payment(s) \_\_\_\_\_
- Monthly Car Payment(s) \_\_\_\_\_
- Monthly Credit Card Payment(s) \_\_\_\_\_
- Other Monthly Loan Payment(s) \_\_\_\_\_

7. **ADD** your monthly debt payments. \_\_\_\_\_ = **Total Monthly Debt Payments**

8. **IDENTIFY** your total gross monthly income (your income before deductions). \_\_\_\_\_ = **Total Gross Monthly Income**

9. **DIVIDE** your total monthly debt payments by your monthly gross income. This is your debt-to-gross monthly income ratio.

*Total Monthly Debt Payments ÷ Gross Monthly Income = Debt-to-Gross Monthly Income Ratio*

\_\_\_\_\_ ÷ \_\_\_\_\_ = \_\_\_\_\_ **Debt-to-Gross Monthly Income Ratio**

10. **COMPARE** your debt-to-gross monthly income ratio to what financial professionals suggest as an affordable percentage of debt to income. A ratio of .36 (36%) or *less* suggests that your income is enough to cover your debt payments. It implies some flexibility for handling other expenses. A ratio of .36 (36%) or *more* suggests that your income is not enough to cover debt payments and there is less flexibility.

*Adapted from Garman and Forgue's Personal Finance (2006, 8<sup>th</sup> edition, Boston, MA: Houghton Mifflin Co.).*

## Step 4: Review Your Credit Report

If your financial records have been destroyed, it is often hard to assess your current financial situation and properly plan for your future. Credit reports can help by filling in some of the missing information about your financial obligations. A credit report can tell you the following information:

- Account name and number.
- Date the account was opened.
- The balance due (in other words, your debt).
- Any past due amounts.
- Contact information for the financial institution, needed to report lost or stolen cards, discuss account information, and request hard copies of account transactions if needed.

A credit report will provide you with a current snapshot of your financial account information: mortgage debt, installment debt (car loans, etc.), and revolving accounts such as credit cards. It will not list any personal loans that are being financed by a friend or relative, only debt related to accounts backed by financial institutions.

You can request one free copy of your credit report from each of the three credit bureaus each year. To request your free credit report, see the **How to Get a Copy of Your Credit Report** tool found at the end of this section.

When you apply for a loan the financial institution itself will also access your credit report. They use your credit report to find:

- The amount of current debt you have.
- If you have been making debt payments on time.
- How long you have been using credit.
- Any new applications that have been made for credit.
- The number and type of credit accounts.
- Any negative credit history such as garnishments, liens on property, bankruptcies, and other judgments that might affect your loan request.

Additionally, they may consider how long you have lived at your current address and/or how long you have been with the same job or employer. Financial institutions will use this information to determine the risk involved in extending you credit.

A credit report can also help you identify fraud and/or errors. When you receive your credit reports, it is important to ensure that all the information is correct. If you find accounts on your credit report that are not accurate or are not yours, you can dispute those accounts. You do not need to hire someone to fix your credit report. See the **Sample Letter of Credit-related Dispute** tool found at the end of this section. Getting the error corrected is sometimes as easy as writing a letter or making a phone call. Depending on the seriousness of the error you may want to correct the error as soon as possible; otherwise circle the error and put it on a list of things to do when your other major financial issues have been addressed.

You will not receive a credit score with your free credit report. If a credit score is needed for a loan application, the financial institution will request permission to obtain your credit score. For most other purposes, the free credit report should meet your needs.

While you may see lots of advertisements for credit reports, you are never required to make a purchase or give a credit card number to obtain your credit reports. Any offers you receive through email, phone, mail, or pop-up ads on a computer are not legitimate and should be ignored.

Lastly, maintaining a good credit score may be easier than you think. See the **How to Maintain a Good Credit Score** tool found at the end of this section to understand the key items that are considered in calculating a credit score.

## How to Get a Copy of Your Credit Report

Credit reports contain information about how you have paid your bills and debts. Credit bureaus collect information about your credit transactions from your creditors, employers, and public records. The three major credit bureaus are Equifax, Experian, and Trans Union.

Everyone may get one free copy of their credit report from each credit bureau each year. You should review your credit reports annually. Many reports contain errors that may affect the cost and availability of credit. You can correct errors in your report. Checking your reports may also help you detect possible identity theft fraud. Here's how to request your free credit reports:

1. Use the central website: [www.annualcreditreport.com](http://www.annualcreditreport.com).
2. Call toll free: 877-322-8228.
3. Write: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA, 30348-5281.

A request form to order all 3 at one time may be printed from [www.ftc.gov/credit](http://www.ftc.gov/credit). Credit reports ordered by phone or mail will arrive in 15 days.

You will need to give the credit bureau this information:

- Full name (including Jr., Sr., III).
- Current address and addresses for the last two years.
- Social Security Number.
- Date of birth.

For security each credit bureau may also request other information only you will know, such as your monthly rent or cell phone payments.

Keep this in mind when ordering your credit reports:

- You are not required to make a purchase to obtain the free report.
- Use only the specific address, [www.annualcreditreport.com](http://www.annualcreditreport.com), to get a free report online. Other sites will advertise free credit reports, but they will likely ask for a credit card number. This enrolls you in a monthly service for a fee.
- Credit bureaus will not contact consumers by email, phone, mail, or through pop-up ads on a computer. Ignore these offers to protect yourself against fraud.

You may also receive a free copy of your credit reports any time you:

- Receive public assistance benefits.
- Are unemployed and plan to seek employment within 60 days.
- Your credit report was inaccurate due to fraud.
- You are denied credit based on any report in the last 60 days (enclose denial letter).

Contact the credit bureau directly if you are eligible, by calling:

Equifax: 800-685-1111 Experian: 866-200-6020 Trans Union: 800-916-8800

*This is part of Anderson-Porisch, Heins, Petersen, Hooper, and Bauer's Dollar Works 2: A Personal Financial Education Program (Action Page 8-3, 2007, University of Minnesota Extension). Used by permission.*



## Sample Letter of Credit-related Dispute

If you have found an error on your credit report this letter may be used as a guide to correct the error. Send your letter to the credit bureau reporting the error. Here is a sample of what you would say in this letter.

Date: \_\_\_\_\_

TO: Credit Bureau  
Complaint Department  
Address  
City, State Zip Code

To Whom It May Concern:

Please investigate the following information in my credit report. I believe it is not accurate and should be removed from my credit file. I've also circled the item in dispute in the enclosed credit report you sent to me. The credit account is as follows:

Up Town Store, Address, City, State Zip Code  
Account Number: ABC1234

I negotiated an agreement with this electronics store to reschedule my payments. Under that agreement my payments have been on time (see enclosed copies), but not properly credited, resulting in an incorrect report of the account being in default. Please update my credit report and send a copy to me when the investigation is concluded. Also please send the results to the following business which has reviewed my credit report within the last 12 months.

XYZ Company, Address, City, State Zip Code

Also please send the results to my employer who reviewed my credit report within the last 12 months.

Employer Name, Address, City, State Zip Code

Thank you for your help and prompt attention to this matter.

Sincerely,  
*Person's Signature*

Name

Address

City, State Zip Code

Phone Number: \_\_\_\_\_

Your Date of Birth: \_\_\_\_\_

Enclosures: Payment Records  
Credit Report with item(s) in question circled

*This is part of Anderson-Porisch, Heins, Petersen, Hooper, and Bauer's Dollar Works 2: A Personal Financial Education Program (Action Page 8-5, 2007, University of Minnesota Extension). Used by permission.*

## **How to Maintain a Good Credit Score**

Credit scoring systems look at how you use credit. They usually check on your history in the areas listed below. How well are you doing? Place a check mark in front of the statement(s) where you may need to make changes to boost your credit score.

### **Payment history**

- Pay bills on time.
- Make credit payments 5 to 10 days before they are due to avoid the risk of paying late fees.
- Avoid companies that say for a fee, they will “fix” your credit. A person can do the same thing by contacting creditors.
- Stay current on student loan payments.

### **Amount of outstanding debt**

- Keep credit card balances low. A low balance on two credit cards may be better than a high balance on one.
- Avoid taking on new debt.
- Pay more than the minimum on credit balances to avoid extra finance charges.
- Make a payment on a credit card with a balance as soon as possible after the bill arrives.

### **Length of credit history**

- Have a long credit history with at least one financial institution.
- Review your credit report every year to check information for accuracy.
- Review your credit report if your name has changed and to check accuracy of your Social Security number.
- If you are married, have some credit accounts in your name as well as some in the name of your spouse to establish a credit history for both people.

### **Applications for new credit**

- Whenever possible, pay with cash instead of using credit.
- Apply for credit only on an as-needed basis.

### **Number and type of credit accounts**

- Shop for credit that has a low annual percentage rate (APR) and no annual fee.
- Have and use only one or two credit cards.

### **Other considerations**

- Live at the same address for five or more years.
- Buy a home and pay the mortgage and utilities on time.
- Stay at the same job for three years or more.
- Give a street address rather than a post office box or general delivery address.

*This is part of Anderson-Porisch, Heins, Petersen, Hooper, and Bauer's Dollar Works 2: A Personal Financial Education Program (Action Page 8-4, 2007, University of Minnesota Extension). Used by permission.*

## Step 5: Summarize Your Current Financial Situation

When a person determines their overall financial situation they may have mixed emotions, ranging anywhere from surprise, regret, relief, disappointment, anger, anxiousness, or excitement. These are all normal reactions.

After a disaster, it is common to find that there are not enough resources to move forward quickly to get back on your feet. Seeking disaster-related resources or utilizing existing resources that you have never tried to access before may now be an important part of your disaster recovery puzzle.

The previous sections of this unit – the first four steps – should have given you a good picture of your current financial situation. If the picture was not exactly what you had hoped to see, that knowledge is extremely important as you make decisions and move forward.

You are now nearing the end of the financial unit of this toolkit. Before you move onto the housing unit, please complete the **What is my current financial situation (post-disaster)?** tool found at the end of this section. This will help you summarize the earlier four steps that you completed in this unit and ensure that you have a complete understanding of your financial picture. At the end of this section, you will find an example of the Younger family's completed tool along with the blank tool for you to complete.

Lastly, it is important to acknowledge once again that financial situations are often complex following a disaster. If it was difficult to complete the four steps above or if you would like to better understand what it all means for your eligibility for assistance, you may want to meet with a financial professional. To find a financial professional close to you see the suggestions mentioned in the Finding Helpers and Additional Resources section of the Where do I start? unit. You may also be interested in **Disaster Resources for MN and ND Families** found in the Appendix section of this unit

**What is my current financial situation (post-disaster)?**Name: Sam and Joan YoungerDate: July 20XX

You now have four important pieces of your current financial situation to consider:

**1. MONTHLY BUDGET/SPENDING PLAN**Look at the “Bottom Line” row on your **Monthly Budget/Spending Plan** tool and answer the following questions:

- What was your budgeted bottom line prior to the disaster? \$0
  - Were you meeting your monthly obligations? Yes, just meeting them
- What is your budgeted bottom line after the disaster? -\$147
  - Are you meeting your monthly income and expense needs? No
  - Are there ways to reduce expenses? Cancel gym membership
  - Are there ways to increase income? Sell coin collection
  - Are you accessing available assistance? Not yet; need to apply

**2. NET WORTH**Looking at your completed **What is my net worth?** tool, answer the following questions:

- What was your net worth? -\$36,295
- Has your net worth decreased due to disaster damage to assets? Yes
  - If you have a negative net worth, you may wish to work with a financial professional to set goals and work towards minimizing liabilities, building assets, and creating a positive net worth.

**3. DEBT-TO-GROSS MONTHLY INCOME RATIO**Looking at your completed **Can I afford another payment?** tool, answer the following questions:

- What is your debt-to-gross monthly income ratio? .20 or 20%
- Is your ratio less or more than .36 or 36%?  Less  More
  - What does this tell you about your ability to take on more debt?  
It looks like we can take on more debt but need to make sure our debt doesn't become too high with the home repairs.

#### 4. CREDIT REPORT

Looking at your credit report, answer the following questions:

- Are you current on your debt payments? No, we are behind one month of the mortgage payment and have been late on one of the credit cards three times in the past year.
- Do you have judgments and liens against you? No
- Are you over the limit on your credit cards? Within \$500 of maxing out Visa
- Are you a good credit risk? We need to get current on our credit and mortgage payments and try to pay down the Visa card.
  - Your credit behavior is one piece of information used to determine loan eligibility and the interest rate you will be charged.

#### 5. PLANS FOR CHANGE

Looking at all the information above, what changes do you need to make?

Look for disaster assistance; the home repairs will be too much with our current income. Find out if there's a rebuild program. Check with our bank to determine our options for a traditional loan program. We have to look at cancelling the gym membership and cable again and see if there are assistance programs at school to cover the kids' sports and lunches

Do you need to see a financial professional?    Yes    No    Maybe later

If so, answer the following questions:

- Where will you look for a financial professional? Case manager, mortgage loan officer, financial counselor
- What specifically do you want help with? Check pages of this toolkit on how to find a financial professional.

## What is my current financial situation (post-disaster)?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

You now have four important pieces of your current financial situation to consider:

### 1. MONTHLY BUDGET/SPENDING PLAN

Look at the “Bottom Line” row on your **Monthly Budget/Spending Plan** tool and answer the following questions:

- What was your budgeted bottom line prior to the disaster? \_\_\_\_\_
  - Were you meeting your monthly obligations? \_\_\_\_\_
- What is your budgeted bottom line after the disaster? \_\_\_\_\_ - \_\_\_\_\_
  - Are you meeting your monthly income and expense needs? \_\_\_\_\_
  - Are there ways to reduce expenses? \_\_\_\_\_
  - Are there ways to increase income? \_\_\_\_\_
  - Are you accessing available assistance? \_\_\_\_\_

### 2. NET WORTH

Looking at your completed **What is my net worth?** tool, answer the following questions:

- What was your net worth? \_\_\_\_\_ - \_\_\_\_\_
- Has your net worth decreased due to disaster damage to assets? \_\_\_\_\_
  - If you have a negative net worth, you may wish to work with a financial professional to set goals and work towards minimizing liabilities, building assets, and creating a positive net worth.

### 3. DEBT-TO-GROSS MONTHLY INCOME RATIO

Looking at your completed **Can I afford another payment?** tool, answer the following questions:

- What is your debt-to-gross monthly income ratio? \_\_\_\_\_
- Is your ratio less or more than .36 or 36%?  Less  More
  - What does this tell you about your ability to take on more debt?

\_\_\_\_\_  
\_\_\_\_\_

#### 4. CREDIT REPORT

Looking at your credit report, answer the following questions:

- Are you current on your debt payments? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Do you have judgments and liens against you? \_\_\_\_\_
- Are you over the limit on your credit cards? \_\_\_\_\_
- Are you a good credit risk? \_\_\_\_\_  
\_\_\_\_\_

➤ Your credit behavior is one piece of information used to determine loan eligibility and the interest rate you will be charged.

#### 5. PLANS FOR CHANGE

Looking at all the information above, what changes do you need to make?

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Do you need to see a financial professional?     Yes     No     Maybe later

If so, answer the following questions:

- Where will you look for a financial professional? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- What specifically do you want help with? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





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## Disaster Resources for MN and ND Families

North Dakota State University Extension – <http://www.ag.ndsu.edu>

- Extension Family Economics Information – <http://www.ag.ndsu.edu/money/>

University of Minnesota Extension – [www.extension.umn.edu](http://www.extension.umn.edu)

- Extreme Weather: Prepare and Recover – Resources to help prepare and recover from disaster; <http://www.extension.umn.edu/extreme-weather/index.html>
- Family – Resources on housing, resource management, parenting, food, nutrition, and health; [www.extension.umn.edu/family](http://www.extension.umn.edu/family)
- AnswerLine – Information and resources for consumers with home & family questions; 800-854-1678
- Farm Info Line – Answers from agriculture experts; [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/) or 800-232-9077

Other Extension Resources

- eXtension – Resources from several state Extension programs across the nation; <http://www.extension.org/>

## DISASTER AND CRISIS RESOURCES

National Relief Agencies

- American Red Cross – Helps prepare communities for emergencies and keep people safe; [www.redcross.org](http://www.redcross.org)
- Catholic Charities – Disaster preparedness and response provides relief and recovery services including emergency food, shelter, direct financial assistance, counseling, and support; [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org) or 800-919-9338
- Extension Disaster Education Network – Educational resources to reduce the impact of natural and man-made disasters; [www.extension.org/pages/Extension\\_Disaster\\_Education\\_Network\\_Community\\_Page](http://www.extension.org/pages/Extension_Disaster_Education_Network_Community_Page)
- Federal Emergency Management Agency (FEMA) – May provide assistance and tax relief to residents of a county declared a natural disaster by the President; [www.fema.gov](http://www.fema.gov) or 800-621-FEMA
- Lutheran Social Services (LSS) – Following a major domestic disaster, LSS works with the national office of Lutheran Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their caregivers; [www.lssmn.org/disaster/](http://www.lssmn.org/disaster/) or 800-582-5260
- The Salvation Army – Provides assistance and resources during a disaster; contact local The Salvation Army or go to [www.salvationarmy.org](http://www.salvationarmy.org)
- Small Business Administration (SBA) – Provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace property that has been damaged or destroyed in a declared disaster; [www.sba.gov/services/disasterassistance/](http://www.sba.gov/services/disasterassistance/)
- United Methodist Committee on Relief (UMCOR) – Provides long-term recovery as well as immediate relief; <http://new.gbqm-umc.org/umcor/work/emergencies/> or 212-870-3951

### Minnesota Relief Agencies

- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- Crisis Connection – 24-hour crisis counseling by telephone; [www.crisis.org/](http://www.crisis.org/) or 866-379-6363 or 651-379-6363
- Minnesota Homeland Security and Emergency Management – Information on assistance programs for disaster survivors and communities, volunteer coordination and animals in disaster; [www.hsem.state.mn.us](http://www.hsem.state.mn.us) or 651-201-7400
- Minnesota Voluntary Organizations Active in Disasters – The association of voluntary agencies and their partners involved in disaster response, recovery, and preparedness; [www.mnvoad.org](http://www.mnvoad.org)
- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Agriculture Resources

#### Minnesota

- University of Minnesota Extension – <http://www.extension.umn.edu/Agriculture/>
- Families in Tough Times: Resources for Farm Families – Collection of resources for families who live on a farm and/or work in agriculture; <http://www.extension.umn.edu/toughtimes/farmfamilies.html>
- Farm Information Line – Reliable, research-based answers from Extension agriculture experts; 800-232-9077 or [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/)
- Farmer Lender Mediation – 218-935-5785 or [www.extension.umn.edu/community/Mediation/](http://www.extension.umn.edu/community/Mediation/)
- MN Farmer Assistance Network (MFAN) – Business and financial guidance to farm families on financial statement preparation, debt restructuring, business reorganization & farm transition; crisis response also available; [www.mda.state.mn.us/en/about/mfan.aspx](http://www.mda.state.mn.us/en/about/mfan.aspx) or 877-898-MFAN (6326) or 651-201-6326

#### North Dakota

- North Dakota State University Extension Service – <http://www.ag.ndsu.edu/ndsuag/disaster-education>

### Benefits Screening, Referral Services, and Assistance

- Bridge to Benefits – Determine possible eligibility for public health care, child care, tax credits, food support & energy assistance; English and Spanish; [www.bridgetobenefits.org](http://www.bridgetobenefits.org)
- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- GovBenefits.gov – Official US government website on benefit & assistance programs; [www.govbenefits.gov](http://www.govbenefits.gov)
- MinnesotaHelp.info – Online directory to find human services, information and referral, financial assistance, and other forms of help; [www.minnesotahelp.info/public](http://www.minnesotahelp.info/public)
- Senior Linkage Line – Link to services for seniors; [www.tcaging.org/findinghelp/](http://www.tcaging.org/findinghelp/) or 800-333-2433

- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; [www.ftc.gov](http://www.ftc.gov) or 877-382-4357
- Insurance Federation of Minnesota – Insurance help line; [www.insurancemn.org](http://www.insurancemn.org) or 651-292-1099
- MN Attorney General – Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc; [www.ag.state.mn.us/](http://www.ag.state.mn.us/) or 800-657-3787 or 651-296-3353
- MN Department of Commerce – Info and guidance on banking and insurance; [www.commerce.state.mn.us](http://www.commerce.state.mn.us) or 800-657-3602 or 651-296-2488
- Direct Marketing Association (DMA) – Remove name to stop direct mail, telemarketing and email lists:
  - Direct Mail Marketing: Send a letter to Direct Mktg. Assoc., Mail Preference Service, PO Box 643, Carmel, NY 10512
  - Telemarketing: Send a letter to Direct Mktg. Assoc., Telephone Preference Service, PO Box 1559, Carmel, NY 10512
  - Email: See [www.e-mps.org](http://www.e-mps.org)
- Do Not Call – Place phone numbers on FTC’s national registry; [www.donotcall.gov](http://www.donotcall.gov) or 888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; [www.optoutprescreen.com](http://www.optoutprescreen.com) or 888-567-8688
- Phone Discounts for Low Income Users – Services like Lifeline, Telephone Assistance Plan (TAP), and Link-up; contact local phone company for information

### Employment and Unemployment Resources

- Community Action Partnerships – Local assistance to families including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, and job assistance/training; [www.mncaa.org](http://www.mncaa.org)
- Department of Labor – Resources for employed & unemployed workers ([www.dol.gov/ebsa/publications/](http://www.dol.gov/ebsa/publications/)) and retirement and health care information for dislocated workers ([www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html))
- MN Workforce Centers – Helps with searching for a job, career planning, and job training; <http://www.mnwfc.org> or 888-438-5627
- MN Department of Employment and Economic Development (DEED) – Essential tools to make job searches successful; [www.deed.state.mn.us](http://www.deed.state.mn.us)
- MN Unemployment Insurance – Temporary benefits to qualified persons out of work; <http://www.uimn.org/>
- MN Unemployed – Direct links to information and services; <http://www.minnesotaunemployed.com/>

- RECONNECT – Provides re-entry services that help inmates prepare for release and resources for ex-offenders for job searches, housing, clothing, and family services; [www.amicususa.org/index.html](http://www.amicususa.org/index.html) or or (612)348-8570

## Financial Management

### Money Management

- University of Minnesota Extension – Family resource management resources on financial security for later life, Latino & East African financial literacy, resource management for daily living, and youth & money; [www.extension.umn.edu/Family/](http://www.extension.umn.edu/Family/)
- American Association of Daily Money Managers (AADMM) – A membership organization provides daily money management services to clients; [www.aadmm.com/](http://www.aadmm.com/)
- AARP – Money management information with focus on those 50 and over; [www.aarp.org/money/](http://www.aarp.org/money/)
- American Institute of Certified Public Accountants – Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; [www.360financialliteracy.org/](http://www.360financialliteracy.org/)
- Consumer Federation of America – Provides consumers with a well-reasoned and articulate voice in decisions that affect their lives in the areas of communications, energy, finance, food and agriculture, health and safety, and housing; [www.consumerfed.org/about/consumer\\_information.asp](http://www.consumerfed.org/about/consumer_information.asp)
- Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Money Sense – An end-consumer resource with basic financial education information and tools; <http://www.nysemoneysense.com/>
- MyMoney.gov – Provides money management tools & resources for service members, women, parents, youth, employers, and more; available in Spanish; <http://www.mymoney.gov/>
- Smart About Money –Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education; [www.smartaboutmoney.org/](http://www.smartaboutmoney.org/)
- Social Security Administration – Estimate future benefits or find Medicare and benefits information and applications; [www.ssa.gov/](http://www.ssa.gov/)
- U.S. Department of Treasury – Answers to personal finance questions; [www.treasury.gov/education/faq/personal](http://www.treasury.gov/education/faq/personal)

### Credit Counseling

- National Foundation for Credit Counseling – Find a certified agency; [www.nfcc.org](http://www.nfcc.org) or 800-388-2227
- Consumer Credit Counseling Services – [www.cccs.org](http://www.cccs.org) or 651-439-4840 or 888-577-2227
- Lutheran Social Services (LSS) Financial Counseling Service – [www.cccs.org](http://www.cccs.org) or 888-577-2227
- Family Means Consumer Credit Counseling (MN & WI) – [www.familymeans.org](http://www.familymeans.org) or 800-780-2890 or 651-789-4014
- The Village Financial Resource Center (MN & ND) – [www.helpwithmoney.org](http://www.helpwithmoney.org) or 800-450-4019

## Debt Management

- Bankruptcy Resources:
  - Financial Success: Recovery after Bankruptcy – Approved debtor education course from eXtension; [www.extension.org/pages/Financial\\_Security\\_for\\_All\\_Debtor\\_Education](http://www.extension.org/pages/Financial_Security_for_All_Debtor_Education)
  - Law Help MN – <http://www.lawhelpmn.org/MN/index.cfm>; click “Consumer & Debt” and then “Bankruptcy”
  - US Trustee Program – Information in multiple languages; [www.usdoj.gov/ust/index.htm](http://www.usdoj.gov/ust/index.htm)
- Gambling Resources:
  - Gamblers Anonymous – [www.minnesotaga.org](http://www.minnesotaga.org) or 888-GA-HELPS
  - Gambling Problems Resource Center – Prevention, education, and resources; [www.miph.org/gambling/](http://www.miph.org/gambling/) or 800-333-4673
  - National Council on Problem Gambling – [www.ncpgambling.org](http://www.ncpgambling.org) or 202-547-9204
- Other Debt Resources:
  - Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
  - Power Pay – Interactive calculator helps determine how to manage credit and debt; [www.extension.usu.edu/finance](http://www.extension.usu.edu/finance)
  - United States Department of Education – Student loan consolidation info; [www.ed.gov](http://www.ed.gov) or 800-872-5327

## Investment Resources

- Federal Reserve – Consumer information, education, and credit card repayment calculators; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Financial Industry Regulatory Authority – Investing information; [www.finra.org/investors/index.htm](http://www.finra.org/investors/index.htm)
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; [www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)

## Food and Nutrition Resources

- University of MN Extension Simply Good Eating Program – Discover how to make healthy food choices while stretching food dollars; <http://www.extension.umn.edu/Nutrition/> or 612-625-8260
- Angel Food Ministries – <http://www.angelfoodministries.com/>
- Fare for All – [www.fareforall.org](http://www.fareforall.org) or (metro) 763-450-3880 or (greater MN) 800-582-4291
- Food Shelves – Refer to Hunger Solutions or Minnesota Food Helpline to locate food shelves
- Food Support and Food Assistance Programs – <http://www.dhs.state.mn.us> or contact County Family Services
- Free or Reduced School Breakfast and Lunches – Apply anytime with local school district
- Hunger Solutions – Helps locate food assistance programs [www.hungersolutions.org/find](http://www.hungersolutions.org/find)
- Minnesota Food Help Line – Assists in applying for food support or finding local food assistance; 888-711-1151
- MyPyramid – personalized eating plans and interactive tools to help plan/assess food choices based on the Dietary Guidelines for Americans; <http://www.mypyramid.gov/>
- Spend Smart, Eat Smart – Ideas for saving and nutritious eating from Iowa State University Cooperative Extension; <http://www.extension.iastate.edu/foodsavings>

- USDA Center for Nutrition Policy and Promotion (CNPP) – Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers; <http://www.cnpp.usda.gov/>
- WIC (Women, Infants & Children) – Supplemental foods, health care referrals, and nutrition education for low-income women, infants, children up to age five who are at nutritional risk; [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)

### Healthcare, Medical, and Dental Resources

- Apple Tree Dental – nonprofit dental organization dedicated to bringing dental care to people who otherwise would be without; <http://www.appletreedental.org/DentalServices/ClinicLocations/default.aspx>
- Children’s Defense Fund – Healthcare directory for MN; <http://www.cdf-mn.org/health-care-directory>
- County Public Health – Resources to protect, maintain, and improve health; [www.health.state.mn.us](http://www.health.state.mn.us) or consult local phone book
- MN Department of Human Services – Information on health care programs, General Assistance, MN Care, and Medical Assistance; [www.dhs.state.mn.us](http://www.dhs.state.mn.us) (at top of page click on “health care”) or 800-657-3739
- MN Health Care Program Primary Care Resources – List of low-cost medical, dental, and mental health care providers; <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4741-ENG>

### Housing Resources

#### Heating Assistance

- Minnesota Community Action Partnership – Energy conservation assistance and weatherization programs for low income individuals; [www.mncaa.org](http://www.mncaa.org)
- The Salvation Army – Heat Share Program provides emergency heat and utility bill assistance; [www.heatshare-mn.org](http://www.heatshare-mn.org) or 800-842-7279

#### Foreclosure Prevention Resources

- FDIC Foreclosure Prevention – Helps consumers avoid unnecessary foreclosures and stop foreclosure “rescue” scams; <http://www.fdic.gov/consumers/loans/prevention/>
- Federal Housing Administration – [www.fha.gov](http://www.fha.gov)
- Hope for Homeowners – Helps homeowners in distress; [www.hopenow.com](http://www.hopenow.com) or 888-995-4673
- Federal Reserve – Resources to help with mortgage payment difficulties; [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
- HOMELine – Resources for tenants impacted by foreclosure; 612-728-5767 or 866-866-3546
- Housing Link – Information on affordable rental listings in Minnesota; [www.housinglink.org/Home.aspx](http://www.housinglink.org/Home.aspx)
- Minnesota Homeownership Center – Provides info and resources to help Minnesotans begin and maintain home ownership; [www.hocmn.org/](http://www.hocmn.org/) or (metro) 651-659-9336 or (greater MN) 866- 462-6466
- Minnesota Housing Finance Agency – Offers products and services to help Minnesotans buy and fix up homes; [www.mnhousing.gov](http://www.mnhousing.gov) or 800-657-3769



- U.S. Department of Housing and Urban Development – Information to help those in foreclosure now or those worried about it in the future; [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or 800-569-4287

### Immigration and Human Rights Issues

- Free Legal Aid Minnesota – [www.usattorneylegalservices.com/free-legal-aid-Minnesota.html](http://www.usattorneylegalservices.com/free-legal-aid-Minnesota.html)
- LawHelpMN – [www.lawhelpmn.org/mn/index.cfm/county](http://www.lawhelpmn.org/mn/index.cfm/county)
- MN Department of Human Rights – [www.humanrights.state.mn.us/](http://www.humanrights.state.mn.us/)

### Legal Resources

- Law Help MN – Information on legal questions, self help legal forms, and free/low cost legal services; [www.lawhelpmn.org](http://www.lawhelpmn.org)
- Mid Minnesota Legal Assistance – [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Bar Association Attorney Referral – Free consultation; [www.mnfindalawyer.com](http://www.mnfindalawyer.com) or 800-292-4152

### Military Service Member Resources

- Military One Source – Education, information, resources, referrals, and counseling for military service members and their families; <http://www.militaryonesource.com/skins/mos/home.aspx>
- Supporting Military Families in Minnesota – Information on deployment and supporting military families; <http://www.extension.umn.edu/Parenting/components/militaryfamilies.html>
- TurboTAP – The Department of Defense's official website providing information for service members on transitioning from military service; <http://www.turbotap.org>

### Parenting and Family Education Resources

- University of MN Extension – Parenting education resource for parents and professionals; <http://www.parenting.umn.edu>
- University of Minnesota Children, Youth & Family Consortium – Connects to research, policy and resources; <http://www.cyfc.umn.edu>
- Minnesota Parents Know – MN Department of Education website with child development topics for parents of birth-12th grade; <http://www.parentsknow.state.mn.us>
- Parenting 24/7 – Advice on parenting and family life; <http://parenting247.org/>
- Parent Advocacy Coalition for Educational Rights – Information about children with disabilities as well as links to other areas including bullying; <http://www.pacer.org>
- We Can Parent Together – Resources on co-parenting; <http://www.wecanparenttogether.org/>

## Tax Assistance

- Accountability Minnesota – Listing of free tax filing clinics; [www.accountabilitymn.org](http://www.accountabilitymn.org) or 651-287-0187
- AARP Tax-Aide – Free tax preparation assistance services; [www.aarp.org/money/taxaide/](http://www.aarp.org/money/taxaide/) or 888-227-7669
- Internal Revenue Service – [www.irs.gov](http://www.irs.gov) or 800-829-1040
- Mid Minnesota Legal Assistance – Free legal assistance to low-income and non-English speaking taxpayers; [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Department of Revenue – [www.taxes.state.mn.us](http://www.taxes.state.mn.us) or 651-297-3724 or tax help line 651-296-3781
- United Way 2-1-1 – Find free tax assistance locations and other resources; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709
- U of M Law School Tax Clinic – <http://tax.umn.edu/Law%20School%20Tax%20Clinic.pdf> or 612-625-5515

*In addition to the authors of this toolkit, Sara Croymans and Shirley Anderson-Porisch, Extension Educators with the University of Minnesota Extension, assisted in the development of this resource list. It was last revised June 2010.*

## About this Toolkit

A natural disaster can strike anywhere, any time. Natural disasters often leave in its wake damage and destruction that has a long-term impact on the financial well-being of survivors.

If you or a loved one has been affected by a natural disaster, it's important to know that financial recovery takes time. There are no easy fixes and no guarantees.

This Recovery After Disaster: The Family Financial Toolkit discusses strategies and provides tools that can help you move along the road towards financial recovery. It includes three units:

- Where do I start? – This unit has a brief introduction to the whole Recovery After Disaster: The Family Financial Toolkit. It includes key strategies important for your recover including documentation, communication, and getting help, and things to consider when you return to your home.
- Where am I financially? – This unit helps you assess your financial situation and start to make plans for long-term recovery.
- Where will I live? – This unit helps you assess your housing for both short-term and long-term situations.

The family financial recovery process after a disaster is complex. The tools provided in this toolkit are designed to help families make decisions that are best for their family. This toolkit is designed so that those financially impacted by a disaster can utilize the individual units or use the entire toolkit as their situation requires.

Throughout this toolkit you will see examples of how one family, the Youngers, use the tools provided in this toolkit. Sam, age 41, and Joan, age 38, Younger live with their three children (ages 8, 10, and 14) in a small rural town in the upper Midwest. Their community was struck by a tornado. The tools completed by the Younger family may be helpful as you complete the tools for your family.

Additional tools that will be helpful for financial recovery that may not be included with this toolkit include:

- A pencil, pen, or other writing utensil.
- A calculator.

- A disposable camera or video camera to record damage and loss of property.
- A USB drive to save important documents, such as your completed disaster assistance applications, that you complete on a computer.
- File folders for important papers.
- A folder or pocketed sheet protector for business cards you will be receiving from helping agencies.
- A large envelope to store receipts received from paying expenses related to disaster recovery efforts to be used for reimbursement or tax purposes.

This toolkit was developed by the University of Minnesota Extension and North Dakota State University Extension Service to meet the need for family financial recovery after a disaster. The impetus for this toolkit was the occurrence of two disasters that affected Minnesota and North Dakota – the 2007 flood in Rushford, MN and the 2009 Red River Valley flood affecting both MN and ND. The development of this toolkit was partially funded by a 2009 Smith-Lever Special Needs Grant, through NIFA's Family Financial Recovery Program.

For more information about this toolkit or any of the related resources, contact the lead author, Phyllis Onstad ([onsta003@umn.edu](mailto:onsta003@umn.edu); 888-241-4536). This toolkit and related resources can also be found at <http://www.extension.umn.edu/disasterresponse/>.

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## Where will I live if I'm a homeowner?

Where will I live? This is probably the big question for those who are displaced out of their home due to a disaster. There are many questions, actions, options, and decisions to explore to get to the answer to this question.

It will take time to determine your options and find the resources and assistance that you need. Disaster survivors would tell you to really think through your decisions, including the pros and cons of each option, before you settle on a decision that will impact your life for a long time.

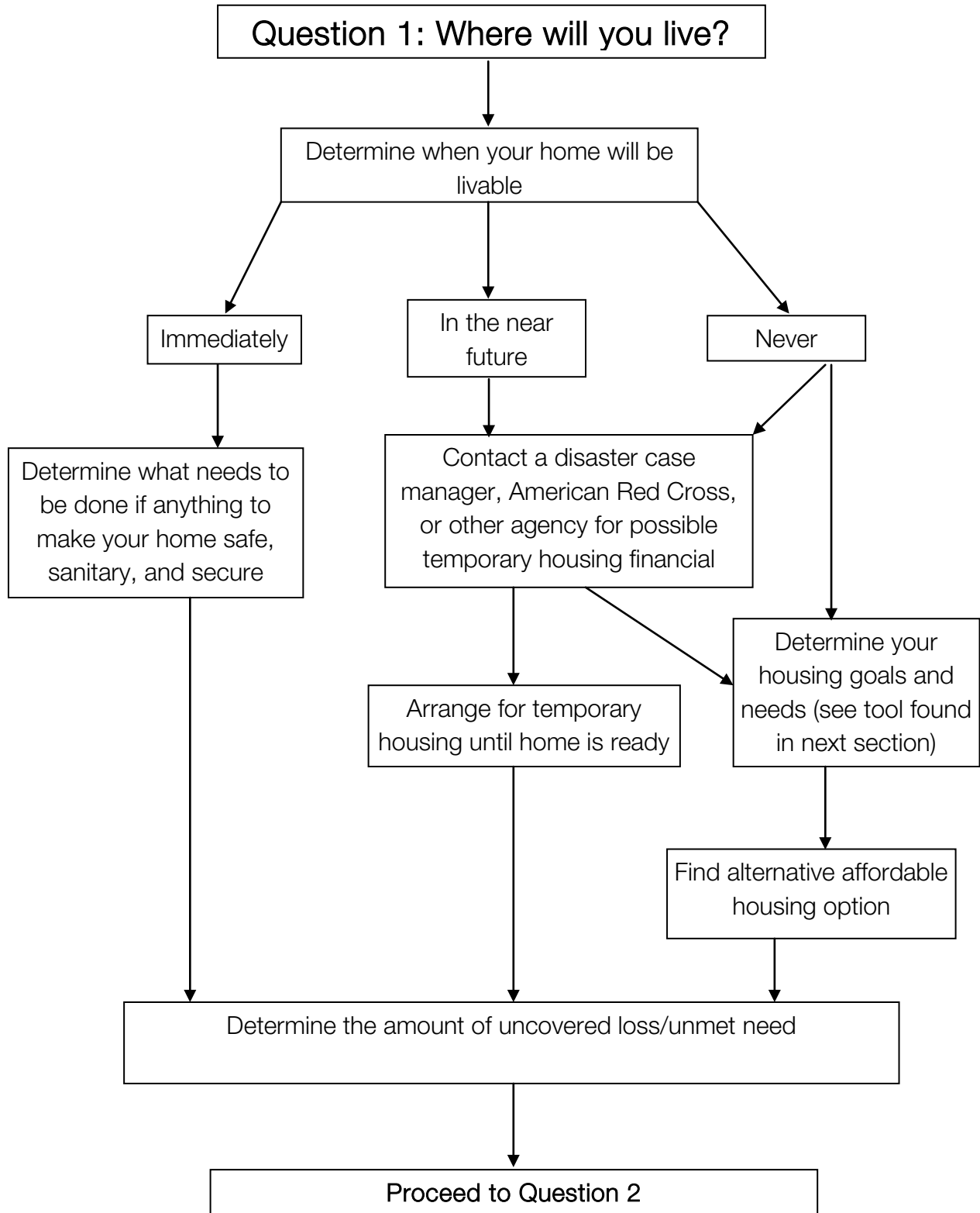
This unit will help you walk through the process of deciding where to live. Action steps provided in this unit will help you ask important questions related to housing and identify action steps based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing options available to you after the disaster.

### Action Steps to Explore

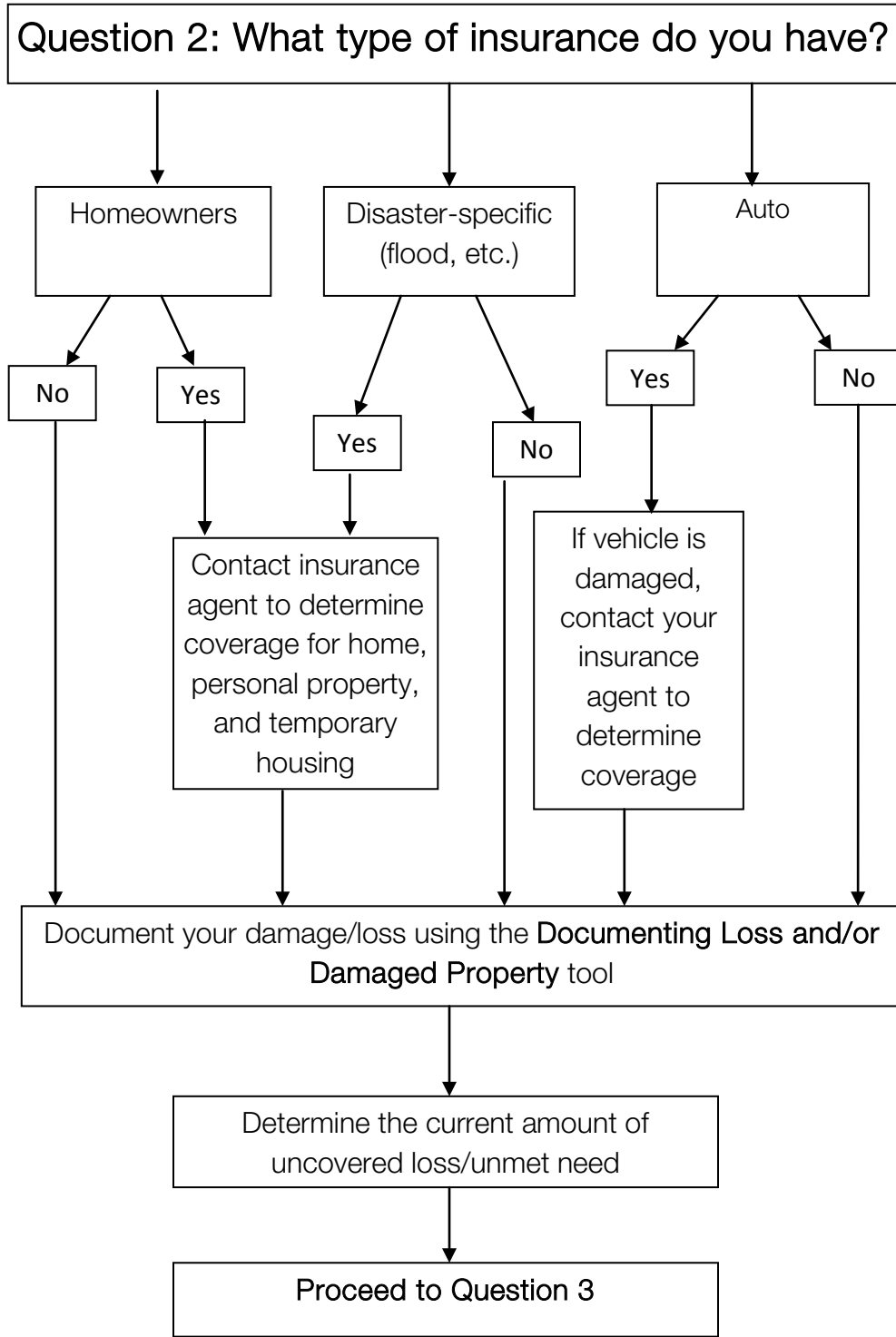
This section of the housing unit of the toolkit will help you answer important questions related to housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following charts you will begin to see what resources may be available to you. Make a list of the actions you want to explore using your **To Do List** and **Documenting Important Details** tools. (If you do not have these tools, see Unit 1: Where do I start? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

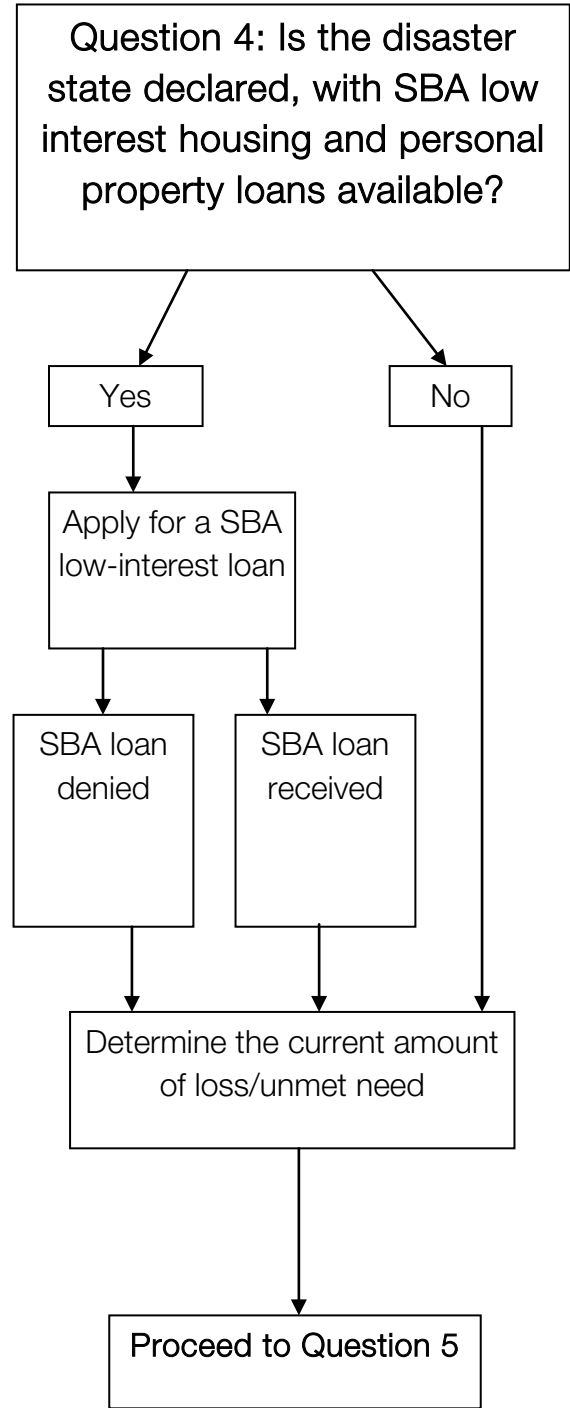
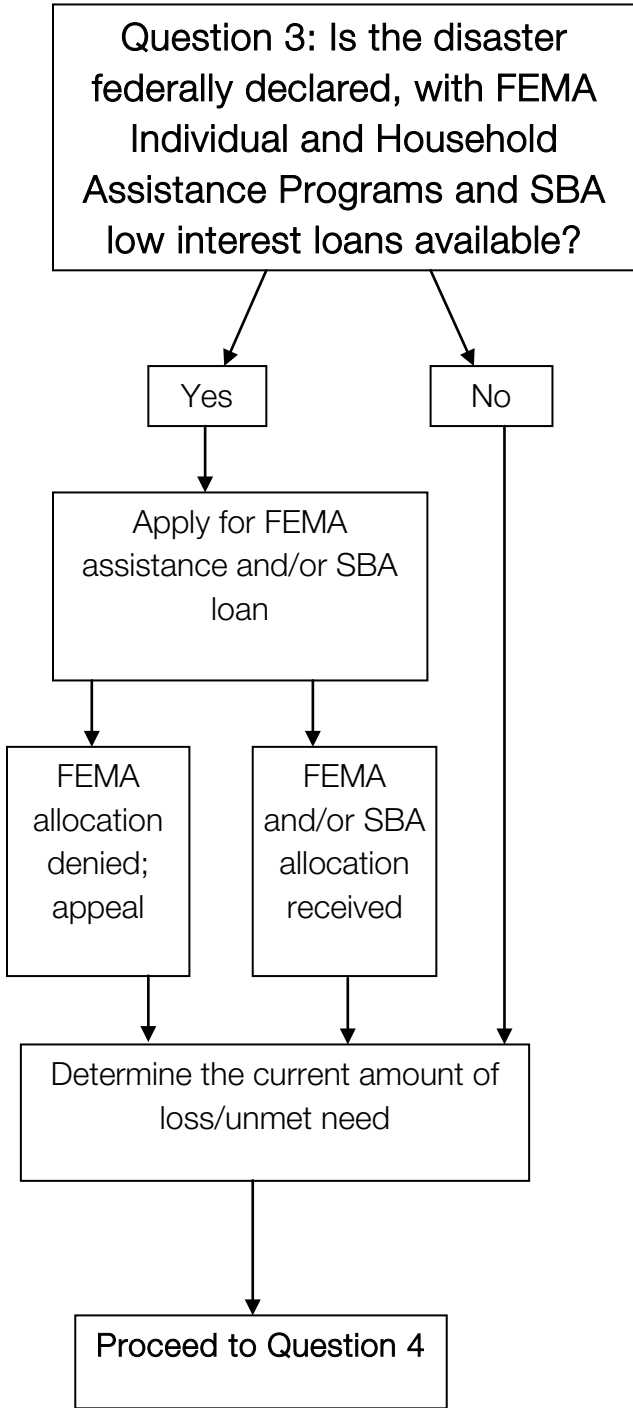
Keep in mind that in recovery there is no one source of assistance or resources. You will find that you will need to piece together the resources to help meet your needs. Also remember that resources and assistance is a moving target. The resources that are available at this time in your recovery process may not be the only resources available. As time goes on you will want to continue to be on the lookout for new resources and assistance.

Working with a disaster recovery case manager, if one is available, will help insure that you know about new resources and assistance as they become available. You will keep the disaster recovery case manager informed of your “unmet need” – what you still need to recover. If there are no disaster recovery case managers, you will want to watch newspaper, television, and listen to the radio. You may also be interested in looking at **Disaster Resources for MN and ND Families** found in the Appendix of this unit.









**Question 5: What other types of assistance and resources may be available to you?**

**Inquire about other assistance available in the community.**

*TALK WITH:*

Disaster case managers

**Community Long-term Disaster Recovery Committee**

**Community agencies** (Community Action Programs, local non-profits, etc.)

**Employment** (employment services)

**Governmental agencies** (state, city, county, family services, public health, Extension, etc.)

**Charitable organizations** (American Red Cross, The Salvation Army, etc.)

**Church/clergy**

*WATCH FOR:*

Special low interest or forgivable loans available from your state specific to the disaster

**Fund raising proceeds**

Assistance from volunteers

**Media announcements** about disaster recovery resources (newspaper, radio, TV, etc.)

*LOOK AT:*

**Disaster Resources for MN and ND Families** (in Appendix unit)

**What personal resources are available to you?**

Family

Friends

Networks (church, professional organizations, clubs, etc.)

**Assets that** can be cashed in

**Extra income** that can be generated

**Employer**

**Other sources**

## Assessing Your Housing Situation

The Action Steps to Explore charts on the previous pages provided you with a framework to gather information about possible options and resources that may be available to you. You hopefully were able to identify actions to explore that can help you start to gather necessary information you may need. You may have found that not all options and resources are available to you. Each disaster is unique and the options and resources that become available over the recovery period are also unique to each disaster.

In this section, you will find more information to support the decisions you make as you put the pieces of your puzzle together. You will need to gather various types of information to help you decide where to live after the disaster.

In the previous unit of this toolkit you assessed your current financial situation after the disaster. This provided you with important information you will need to determine your housing options. You summarized this information on the **What is my current financial situation (post-disaster)?** tool. (If you do not have these tools, see Unit 2: Where am I financially? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.) You hopefully have a better understanding for how much you can afford to spend on housing.

Here are some additional pieces of the puzzle you will need to explore as you answer the bigger question of where will I/we live after the disaster:

- What are my current housing needs and goals?
- What are my current housing commitments?
- What will be the cost to get back into housing?
- What housing-related financial resources and assistance are available?
- What are my housing options? What are the pros and cons of each option?



**Current Housing Needs and Goals**

It is important to keep your housing needs and goals in mind when identifying housing options. Some needs might be necessary like wheelchair accessibility, whereas other things might be preferences. Complete this **Current Housing Needs and Goals** tool to determine some of your needs so that you can solidify your housing goals.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Answer the following questions to better understand your housing needs and goals.

1. Regarding your home, do you:  Own       Rent
  
2. What life stage are you in? Check all that apply:
 

<input type="checkbox"/> Young single adult	<input type="checkbox"/> Middle-aged single adult
<input type="checkbox"/> Single parent family	<input type="checkbox"/> Young married couple, no children
<input type="checkbox"/> Expanding family	<input type="checkbox"/> Launching my family
<input type="checkbox"/> Empty-nest & still working	<input type="checkbox"/> Older adult(s) & retired
<input type="checkbox"/> Restricted retirement	<input type="checkbox"/> Other: _____
  
3. How important is it to stay in the same community? \_\_\_\_\_
  
4. What does your housing need to be close to? *Rank from most (1) to least important (8).*

<input type="checkbox"/> Work	<input type="checkbox"/> School	<input type="checkbox"/> Shopping	<input type="checkbox"/> Medical
<input type="checkbox"/> Transportation	<input type="checkbox"/> Recreation	<input type="checkbox"/> Family/friends	<input type="checkbox"/> Other: _____
  
5. What is your housing preference? *Rank from best (1) to least preferred (9).*

<input type="checkbox"/> Apartment	<input type="checkbox"/> Mobile home
<input type="checkbox"/> Manufactured home	<input type="checkbox"/> Condominium or townhouse
<input type="checkbox"/> Single family home	<input type="checkbox"/> Duplex or other congregate housing
<input type="checkbox"/> Assisted living	<input type="checkbox"/> Live with friends/family in their home
<input type="checkbox"/> Other: _____	

6. What else needs to be considered about your housing:

- Number of bedrooms needed: \_\_\_\_\_
- Number of bathrooms needed: \_\_\_\_\_
- Accessibility considerations (wheelchair, etc.): \_\_\_\_\_
- Other health considerations: \_\_\_\_\_
- Other needs: \_\_\_\_\_

7. Using the above information, identify your current housing goals. As you determine your goals you may want to think about these questions:

- Was your pre-disaster housing meeting your current housing needs? Is it too big or too small for your current family? Do you have accessibility issues with your current house?
- If your housing didn't meet your needs, could you rebuild it to better meet your current needs?
- Was your housing location meeting your needs? Before the disaster were you thinking about moving closer to family, friends, work, etc.?
- Do you have an existing mortgage agreement or rental commitment? How does that impact your housing goal(s)?

**My current housing goals are:**

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## **Current Housing Commitments**

When a natural disaster occurs, your home may be rendered unlivable for a short period of time. Your home may have “minor” (aka fixable) damage or it may be totally destroyed. Additionally, to complicate matters, the place of business you owned or the worked for may also have suffered damages, leaving you without a source of income. You may now be looking to cover a mortgage payment in addition to a rent payment and possibly a greatly reduced income due to loss of business or employment.

It is important to understand what your financial commitments/obligations are to your mortgage lender. You need to understand what stipulations are outlined in your mortgage agreement related to consequences of late, missed, or reduced payments. Options may be outlined in your mortgage agreement related to not being able to make mortgage payments.

Complete the **Current Housing Commitments for Homeowners** tool at the end of this section to understand your financial commitment to your mortgage lender.

If making mortgage payments is difficult at this time, explore a workout agreement with your mortgage lender. A “workout” is a special arrangement to bring your loan current and/or prevent foreclosure. See the **Understanding Workout Options** tool at the end of this section for common examples of workouts. The workout option available to you will vary based on the type of mortgage you have, your lender, and your financial situation.

There are trained professionals in each state that you can talk to better understand the various types of workout agreements and the pros and cons of each. These professionals are trained by your state’s housing authority and are referred to as foreclosure prevention counselors. They will be aware of assistance programs available in your state to prevent foreclosure. Their services are typically free of charge. To locate a trained counselors in your state visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.

## Current Housing Commitments for Homeowners

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Answer the following questions to help understand your housing commitments. Remember to document the details of any actions or conversations that take place on your **Documenting Important Details** and **Calendar** tools. (If you do not have these tools, see Unit 1: Where do I start? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

1. Is your home paid for?       Yes       No
  
2. If not, do you have copy of your mortgage agreement?       Yes       No
  - If you have lost the copy, request another copy from your mortgage lender.
  
3. Read your mortgage agreement and/or mortgage statement to answer these questions:
  - What are the payment terms? \_\_\_\_\_
  - What is the remaining balance? \_\_\_\_\_
  - What is the current monthly payment including principal, interest, property taxes and homeowners insurance (PITI)? \_\_\_\_\_
  
4. Are you current on your mortgage payments?       Yes       No
  - If you are behind on your mortgage loan payments, contact the lender as soon as possible to discuss loan modification or mitigation. (These are actions that you can work out with the lender to keep you from losing your home). Find the answers to these questions before contacting your lender:
    - How many monthly payments are you behind? \_\_\_\_\_
    - What is the total amount overdue? \_\_\_\_\_
    - What happens if you miss a payment? \_\_\_\_\_
    - At what point can the lender start mortgage foreclosure actions?  
\_\_\_\_\_

*For information on preventing foreclosure, see the **Housing-related Financial Resources and Assistance for Homeowners** too found later in this section and the **Learning about Foreclosure: Mortgage Foreclosure Consumer Resources** found in the Appendix of this section.*





## Understanding Workout Options

If you are behind on your mortgage payments, a “workout” may be available through your lender. Workouts are special arrangements to bring your loan current and/or prevent foreclosure. The workout option available to you will vary based on the type of mortgage you have, your lender and your financial situation.

**Options for remaining in your home:**

**Reinstatement:** A reinstatement is when you pay the full amount you owe (total of past due monthly payments plus all fees) in a lump sum by a specific date.

**Repayment plan:** Under a repayment plan, you make your regular monthly payment to your lender plus some extra each month to catch up on past due payments.

**Forbearance:** Forbearance is an agreement to temporarily change or suspend your payments. The term **special forbearance** may also be used in situations where the payment is reduced. To prevent foreclosure, forbearance must be combined with another workout option when the forbearance period ends.

**Loan Modification:** A loan modification is a change in any of the terms of the mortgage, resulting in a new monthly payment. In a typical loan modification, you have to pay some of the past-due amount you owe, and the rest is added back into your loan. A loan modification may also involve one or more of the following: changing the interest rate from an adjustable rate to a fixed rate, lowering the interest rate, or extending the number of years to repay the loan. Your lender may require a special forbearance or trial period where you make several monthly payments before receiving a permanent modification.

**Partial Claim or Advance Claim:** If your mortgage is insured, you may qualify for a low interest or interest-free loan to bring your loan current through the insurer (FHA or private mortgage insurance). This loan may have small monthly payments, or it may be repaid when you pay off your first mortgage or sell your home.

**Making Home Affordable:** A refinance or loan modification may be possible through this federal government program. For more information see our fact sheet, Understanding the Making Home Affordable Program.

**Options for moving out of your home:**

**Pre-Foreclosure Sale or Short Sale:** If you owe more on the home than its value, your lender may agree to accept less than what is owed on the mortgage, allowing a “short” sale. Typically you would need a 3-5 month period for your real estate agent to sell the house to a qualified buyer at a price agreed upon by the lender.

**Deed-in-lieu:** A deed-in-lieu of foreclosure is an option where your lender forgives the debt you owe if you sign over (give back) the property. Typically you would first have to try to sell the home for 90 days before the lender would consider this. If you have a second mortgage or judgment on the property, a deed-in-lieu may not be an option.

**Tax Consequences**

**Some workout options may impact your income taxes. To learn more, see our fact sheet, Tax Consequences: Foreclosure and Workouts**

For more information, or for help determining whether a workout option is affordable for you, contact a Housing Counselor in your area by calling the Minnesota Home Ownership Center today:  
651-659-9336 or 866-462-6466

### **Cost to Get Back into Housing**

It may be a challenge to find available housing in your community if the disaster has damaged many houses or rental units. Similar to your family, there may be a large number of people looking for houses, rental units, and/or other temporary housing.

If you were a renter and your pre-disaster home is unlivable, you may need to consider options other than the type of rental you had in the past. Alternatively, if you were a homeowner and you now need a rental unit, you may need to be flexible if there is a limited supply of rental units available. After reviewing your housing needs and goals, look for rental units that meet these goals and needs. You will need to consider the cost of rental housing options in the area you wish to live. Here are some other things to consider:

- What is included in the rent (heat, electric, garbage, etc.)?
- Is a security deposit required? If so, how much?
- What is the total cost to get into (or return to) rental housing that will meet your needs and goals?

If you were a homeowner, what will it cost to repair or rebuild your home? You will need to know this cost as you look at housing resources and other financial assistance. Start the assessment by getting estimates from one or more licensed contractors on what it will cost to repair/rebuild your disaster damaged home. Your state will have a list of licensed residential contractors, plumbers, and electricians. Here are some other things to consider:

- When contacting a building contractor for an estimate or to contract for work, ask if they are licensed and bonded with the state. You can ask to see their license to ensure it is current.
- Remember to keep a receipt and document the cost to secure estimates. These costs can be used as a tax deduction if this expense is not covered by your homeowner's insurance.

## Housing-related Financial Resources and Assistance for Homeowners

You have estimated the amount of money needed to get back into your home.

If you have the resources, you can proceed with repairing or rebuilding. Remember to keep in mind your current housing goals and current housing needs.

If you do not have the housing resources needed; explore available financial resources and housing assistance. Meet with your disaster case manager, if you have one. See the Where do I start? unit of this toolkit for more information on finding and selecting a case manager.

If you will not be able to make mortgage loan payments at this time, it is essential that you communicate with your lender to see if the lender will agree to a “work out” agreement. A work out agreement is a temporary or permanent change to your mortgage agreement. The key is to find a workout plan that meets your needs, whose obligations you can meet, and which is acceptable to the lender. For more information about workout options, visit [www.hud.gov/offices/hsg/sfh/econ/loandworkoutsolutions.cfm](http://www.hud.gov/offices/hsg/sfh/econ/loandworkoutsolutions.cfm). Also see this Minnesota resource: [www.hocmn.org/en/fp-factsheets.cfm](http://www.hocmn.org/en/fp-factsheets.cfm).

A foreclosure prevention counselor can help you look at the pros and cons of loan “work out” agreement options. They can also help you explore the big picture of foreclosure (a legal procedure by which the lender seizes the home), and assistance programs available to help prevent foreclosure. Foreclosure is a legal process and you may wish to consult an attorney with expertise related to the foreclosure process in your state. On the next page you will find an example of the **Foreclosure Process in Minnesota**. Remember each state has their own rules and timelines for the foreclosure process.

To locate a trained foreclosure prevention counselors in your state, check the blue pages of your phone book for the U. S. Housing and Urban Development office near you or visit [www.hud.gov/offices/hsg/sfh/hcc/fc/](http://www.hud.gov/offices/hsg/sfh/hcc/fc/). in Minnesota, call 866-462-6466 or visit [www.findaforeclosurecounselor.org/network/nfmc\\_lookup/](http://www.findaforeclosurecounselor.org/network/nfmc_lookup/).

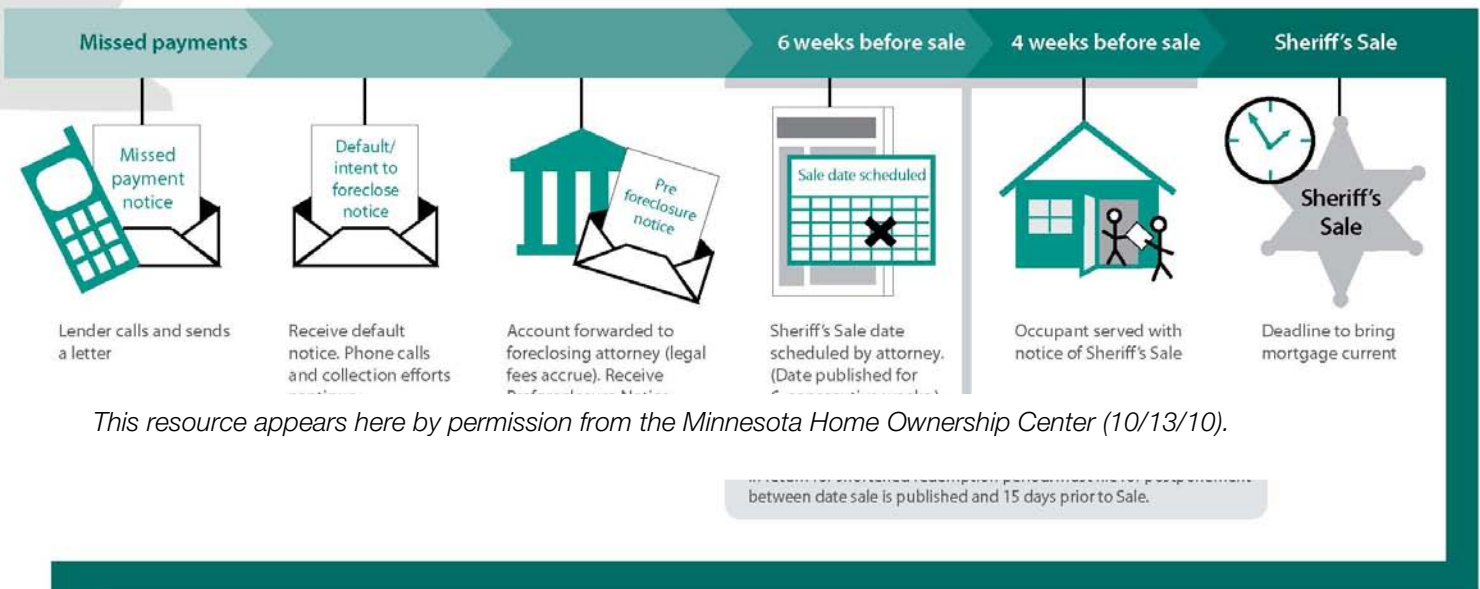
For more information about mortgage foreclosure see **Learning About Foreclosure: Mortgage Foreclosure Consumer Resources** located in the Appendix of this unit of the toolkit.

See the **Housing-related Financial Resources and Assistance for Homeowners** tool found at the end of this section for additional resources.

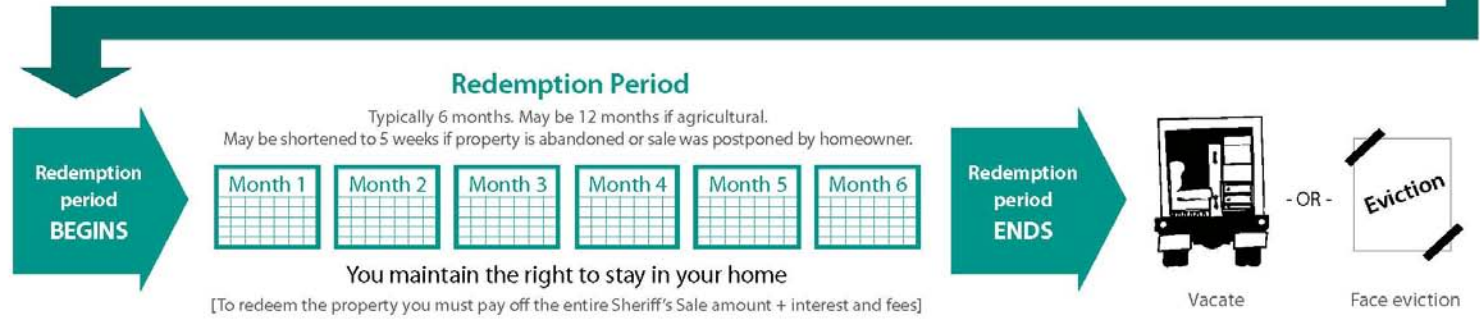
You may also be interested in the **Disaster Resources for MN and ND Families** found in the Appendix of this unit.

# Foreclosure Process in Minnesota

Foreclosure by Advertisement

*This resource appears here by permission from the Minnesota Home Ownership Center (10/13/10).*



To speak with a foreclosure counselor in your area, contact the Minnesota Home Ownership Center at (866) 462-6466 or [www.hocmn.org](http://www.hocmn.org)

**NOTE:** This document represents the most common foreclosure process in MN and may vary. Information is not presented as legal advice.

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## Housing-related Financial Resources and Assistance for Homeowners

You may need to be creative in pulling housing resources together to meet your housing resource needs. Here are some resources you should consider.

### **NATIONAL AND STATE-DECLARED DISASTER PROGRAMS**

#### **FEMA Individual and Household Assistance Program (IHP)**

FEMA (Federal Emergency Management Agency) is the primary agency that helps families and individuals in disaster recovery. The FEMA disaster program that individuals and households apply for is the Individual and Household Assistance Program (IHP). You will need to apply to determine the full scope of assistance you can receive to offset your losses. This process is commonly called “applying for” FEMA. FEMA IHP assistance comes in the form of an award or grant that does not need to be repaid.

Basic information about FEMA assistance program is included in the Appendix unit of this toolkit. Use this information and the FEMA contact information to determine FEMA assistance programs for which you are eligible.

Here are some things to note regarding FEMA:

- Before you can be eligible for FEMA awards/grants and SBA (Small Business Administration) loan assistance, your insurance claims must be made.
- If you do not apply for FEMA assistance you may not be eligible to apply for other critical assistance like SBA low interest housing loans, state housing, or other assistance programs.
- A FEMA inspector will inspect your home and calculate your financial award. You need to be present to ask and answer questions.
- There will be a deadline for applying for FEMA assistance for your particular disaster.
- Before you send in your FEMA application, make a copy of the application for your records or copy to a USB drive. You may need to provide it to other agencies and it will be useful if the application gets lost.
- FEMA assistance programs and the amount of assistance will vary by year and by disaster. Congress determines the maximum amount. In 2010 this amount was approximately \$28,000. No matter how much damage your property sustained, or how much personal property loss you incurred, the maximum individual household FEMA award is determined by Congress.
- FEMA will assign you a case number that other assistance programs may require in order to apply for other disaster assistance.

- When contacting FEMA, use the contact information they provided you when you applied and have your FEMA case number available to refer to.
- If you question the amount of the FEMA award, you can ask for a re-inspection and appeal the FEMA award by providing additional needed information.

Assistance programs are designed to help fill the gaps left after you have filed insurance claims, applied for FEMA and SBA, etc. If you have insurance you must seek your insurance settlement first, then FEMA and then other programs in the proper order. There is not an overabundance of assistance resources and the programs build on each other. This method helps to maximize the number of unmet needs that will be met. To see how this works, refer to the following fact sheets found following this section in the toolkit.

- The **Individual Assistance Sequence of Delivery** shows the process for the FEMA Individual and Household Assistance Program (IHP).
- The **FEMA Individual Assistance Delivery Fact Sheet** provides more information about IHP which provides financial help or direct services to those who have necessary expenses and serious needs unmet through other means. The forms of available help are: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items). This fact sheet is available in 13 languages. The English version is provided in the Appendix. For other versions, visit [www.fema.gov/media/factsheets/individual-assistance.shtm](http://www.fema.gov/media/factsheets/individual-assistance.shtm).

Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

### **Small Business Administration (SBA) Low Interest Personal Property and Housing Loans**

If there is a federal disaster declaration and the FEMA Individual and Household Assistance Program (IHP) grant is available, individuals and households who have applied for the IHP grant can apply for the SBA low-interest housing and personal property loan.

Even if the disaster area does not receive federal designation for FEMA grants/awards as explained above; it may meet the disaster declaration guidelines for the availability of SBA low interest personal property and housing loans.

The SBA offers low interest, fixed rate housing loans to disaster survivors, enabling them to repair or replace property damaged or destroyed in declared disasters. It also offers such loans to affected small businesses to help them recover from economic injury caused by such disasters. When you apply; SBA will determine your eligibility and the maximum loan amount you are eligible for. You may not be required to accept a loan for the maximum amount that you qualify for.

As of August 2010, the maximum low interest loan amount was \$200,000. Talk to the loan officer to understand all these options. In addition, as of August 2010, eligible renters and homeowners can apply for low interest personal property loans up to a maximum of \$40,000.

To find out more about SBA disaster low interest housing loans and how to secure an application, you can contact the SBA using the following contact information or visit the SBA officers assigned to your disaster.

*By mail:* US Small Business Administration  
409 3rd Street, SW  
Washington, DC 20416

*By phone:* 800-827-5722 (SBA Answer Desk)  
704-344-6640 (TTY)

*By email:* [answerdesk@sba.gov](mailto:answerdesk@sba.gov)

SBA's website ([www.sba.gov](http://www.sba.gov)) provides more information. In the search box of the website type in disaster housing programs. For the most frequently asked questions about SBA low-interest housing loans go to:

[http://www.sba.gov/financialassistance/borrowers/guaranteed/dalp/FINANCIAL\\_B\\_GLP\\_DALP\\_FAQ\\_HLOAN.html](http://www.sba.gov/financialassistance/borrowers/guaranteed/dalp/FINANCIAL_B_GLP_DALP_FAQ_HLOAN.html).

Please note, applying for an SBA low interest loan does not mean you need to take out the loan. Once accepted, you can also decide to take out a loan for less than you are eligible for. Once you have the results of your loan application, visit with a financial counselor and/or a banker and a lawyer to be sure you understand the terms of a SBA low interest loan and how it will impact your financial future.

Consider these questions before taking out a loan:

- How does this loan impact my financial future?
- Can I afford another payment?
- How much of a payment can I afford?
- If I want to sell this property later how do I meet the requirements of this loan?

Refer to the Getting Help and Additional Resources section of the Where do I start? unit for information on how to access needed professionals.

### **Other State Sponsored Grants or Loans**

States may establish other grant or loan assistance program for the disaster affected residents. Common examples are low interest loans or a forgivable loan if you stay in the home a certain length of time.

These loans, often but not always, come from special legislation brought before your state legislature. This type of financial resource can be beneficial in putting together the financial resources needed. Stay informed – call your legislator to find out if the state is sponsoring a disaster recovery grant or loan program.

In a federally declared disaster area, you may need to first apply for FEMA Individual and Household Assistance (IHP) AND SBA low interest loans. It is often a requirement that must be met before being eligible for state funded loan programs. To learn whether or not you are eligible for state grants or loans, call the number or office provided.

If the disaster is not a federally declared disaster area but a state declared disaster with a SBA low interest loan designation, you may be required to apply for an SBA loan prior to or at the same time that you apply for the state funded loan program. If there are disaster case managers working your disaster, they will know to contact your state legislator to find out the availability and details of state sponsored loans or grants.

## OTHER PROGRAMS AND POSSIBLE RESOURCES

### **Volunteer Rebuild Program**

A volunteer rebuild program assists the homeowner who signs up for the program by providing supervised volunteers who provide the labor for rebuilding the home.

Labor is a significant portion of the cost of rebuilding a home. Volunteers are screened for their building expertise and are assigned various tasks depending on their expertise. Although volunteers can do a significant amount of the labor, state building codes may require that licensed electricians and plumbers do the electrical and plumbing work. That cost will need to be calculated in determining total construction costs.

Check with disaster case managers, local officials, or media releases to find out about the availability of a Volunteer Rebuild Program. It may be a few weeks after the disaster before such a program is organized.

### **Donations of Building Materials, Furniture, Appliances, Household Furnishings, Cash, and Gift Cards**

Post disaster donations may come into the community from generous private donors, organizations, churches, corporations, and employers of disaster affected employees.

It is important to know the avenue for donation access whether it is gas cards, furniture, or building materials. Contact local officials or disaster case managers to find out how to stay informed about donations coming into the community and how to apply or gain access to donations. If you have a case manager they will have a list materials or items that you need and they can inform you of donations as they become available.



### **Long-Term Recovery Committee/Organization (LTRC or LTRO)**

Disaster communities that form a non-profit disaster recovery committee are positioned to apply for grants and receive monetary assistance and donations of all kinds for individuals and families to meet their unmet needs. These local, non-profit committees are made up of community members from churches, community organizations, and helping agencies.

If your community has established a LTRC or LTRO, you may be able to apply directly to the committee for the type of assistance that you need. Typically, the application process allows for confidentiality and a case manager may work with you in the process. The LTRC or LTRO can stay focused on the community's recovery and are often active for up to two years after the disaster, to assist community members in meeting their unmet needs. See the Identifying Helpers and Additional Resources section of Unit 1: Where do I start? of this toolkit for more information on (For this unit see <http://www.extension.umn.edu/disasterresponse/>.)

### **Faith Community or Organization Sponsored Financial or Rebuild Assistance**

Faith communities and organizations may come forward to assist individuals and families that wish to rebuild. This depends on the individual organization and faith community. If you have a disaster case manager let them know you are interested in this type of assistance. If you belong to a faith community or other organization, you can personally let your church/organization leaders know what you need. If they know about your needs they can decide what they may be able to do to assist you. This assistance may come in the form of monetary gifts, donations, or a fundraiser.

### **Personal Assets**

Before using personal assets ask yourself: how will using these assets to meet your current needs affect your financial well-being in ten years? Here are some personal assets you may consider using:

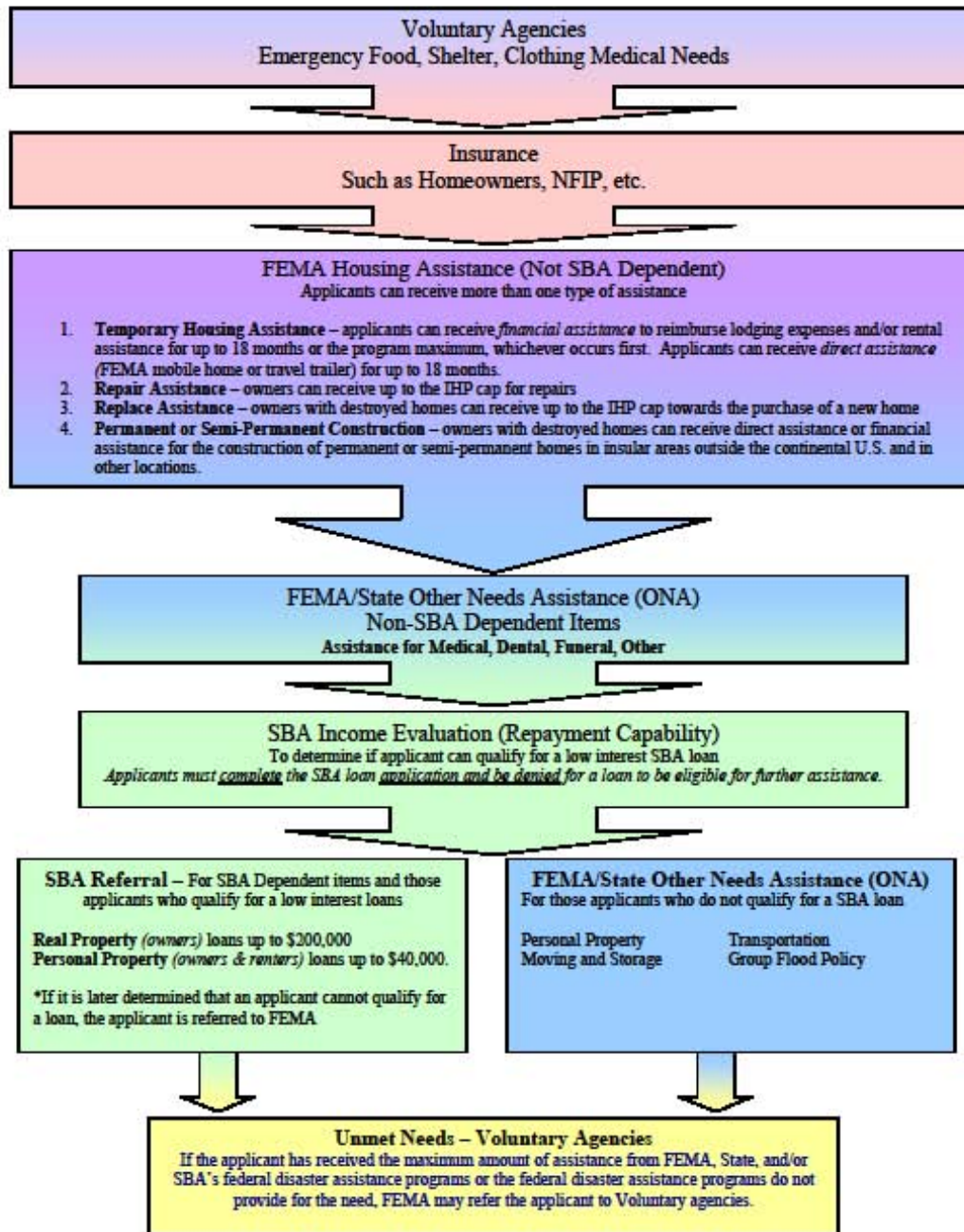
- Savings and/or money market funds.
- Certificates of deposit.
- Employer sponsored retirement savings programs.
- Annuities and tax deferred annuities, such as Individual Retirement Accounts (IRA).
- Other real estate owned.
- Personal property with financial value that is easily marketed and sold

Please note that some of these options may have tax or penalty consequences. For example, retirement savings programs like 401k, 403b, etc. will be taxed when withdrawn and if withdrawn before age 59.5. They will have an additional 10% penalty. Annuities have designated surrender periods and there may be tax consequences. Talk to your tax professional and/or a financial counselor to determine the pros and cons of using assets.

### **Family or Friends**

Family or friends may be an option to either help you financially or help you to clean-up, repair or rebuild.

## Individual Assistance Sequence of Delivery



**NOTE:** Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.



# FEMA

## INDIVIDUAL ASSISTANCE DIVISION

### FACT SHEET

#### *Assistance to Individuals and Households*

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

#### Housing Assistance

**Temporary Housing:** Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

**Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof);
- Windows, doors, floors, walls, ceilings, cabinetry;
- Septic or sewage system;
- Well or other water system;
- Heating, ventilating, and air conditioning system;
- Utilities (electrical, plumbing, and gas systems);
- Entrance and exit ways from the home, including privately owned access roads, and;
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks.

## Housing Options After the Disaster

At this point you should know these important pieces of your housing puzzle:

- Your current financial situation and how much you have available for housing expenditures.
- An understanding of your current housing needs and goals.
- An understanding of your housing commitments.
- The cost to get back into your pre-disaster home.
- Where you can seek out housing-related financial resources and assistance as needed.

Keeping the above information in mind, it is time to identify what housing options are available to you and the pros and cons of each option. Here are some things to consider:

- Will you stay in the community?
- Will you live with family or friends?
- What types of rental housing options have you found that fit into your current monthly budget/spending plan or for which you have found rental financial resources/assistance?
- Is there information that you need to consider that has not yet been mentioned?

If you are a homeowner, there are some additional questions you will need to consider:

- Will you repair/rebuild, build new, or rent?
- Is a volunteer rebuilding program available?
- Will there be FEMA trailers available to live in while rebuilding?
- Can you do some of the construction work yourself?
- How long will it take to rebuild?
- Should you pursue voluntary foreclosure on your home? How does foreclosure impact your financial future?
- What are the options you want to explore more carefully?

Next, use the **Housing Options After the Disaster** tool, found at the end of this section, to compare housing options prior to making a final decision.

## Housing Options After the Disaster

Use this tool to compare post-disaster housing options that you are considering. Duplicate the form as needed to compare more options.

	Option A	Option B
Option Description		
What resources are available to support this option?		
What would your out-of-pocket expenses be once available resources are applied?		
How does this cost fit in your monthly budget/spending plan?		
What are the positive things about the option (pros)?		
What are the negative things about the option (cons)?		
What additional information do you need as you consider this option?		
Who can you talk to for additional information? Indicate name and contact info.		
What is your decision?		

## Where will I live if I'm a renter?

Where will I live? This is probably the big question for those who are displaced out of their home due to a disaster. There are many questions, actions, options, and decisions to explore to get to the answer to this question.

It will take time to determine your options and find the resources and assistance that you need. Disaster survivors would tell you to really think through your decisions, including the pros and cons of each option, before you settle on a decision that will impact your life for a long time.

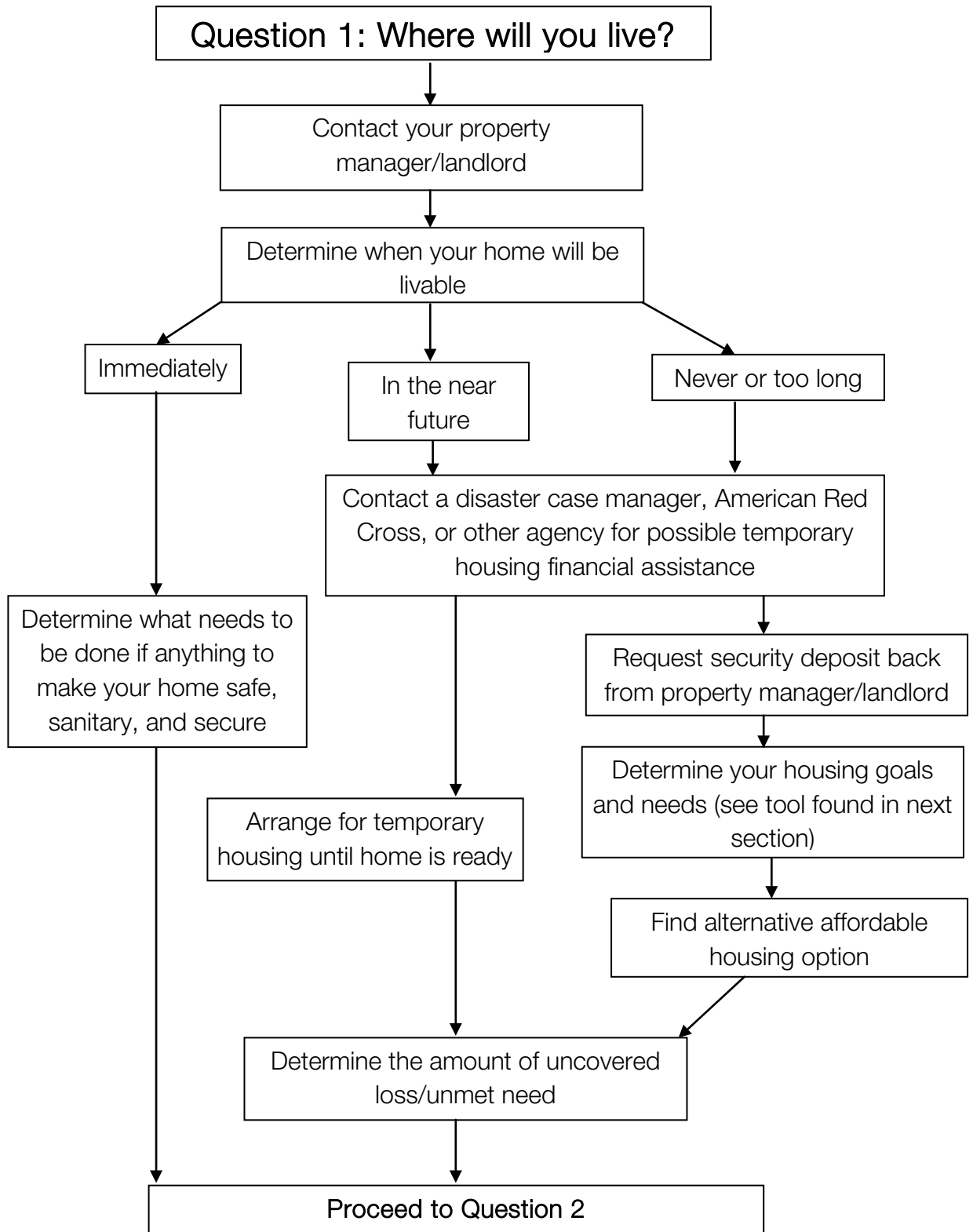
This unit will help you walk through the process of deciding where to live. Action steps provided in this unit will help you ask important questions related to housing and identify action steps based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing options available to you after the disaster.

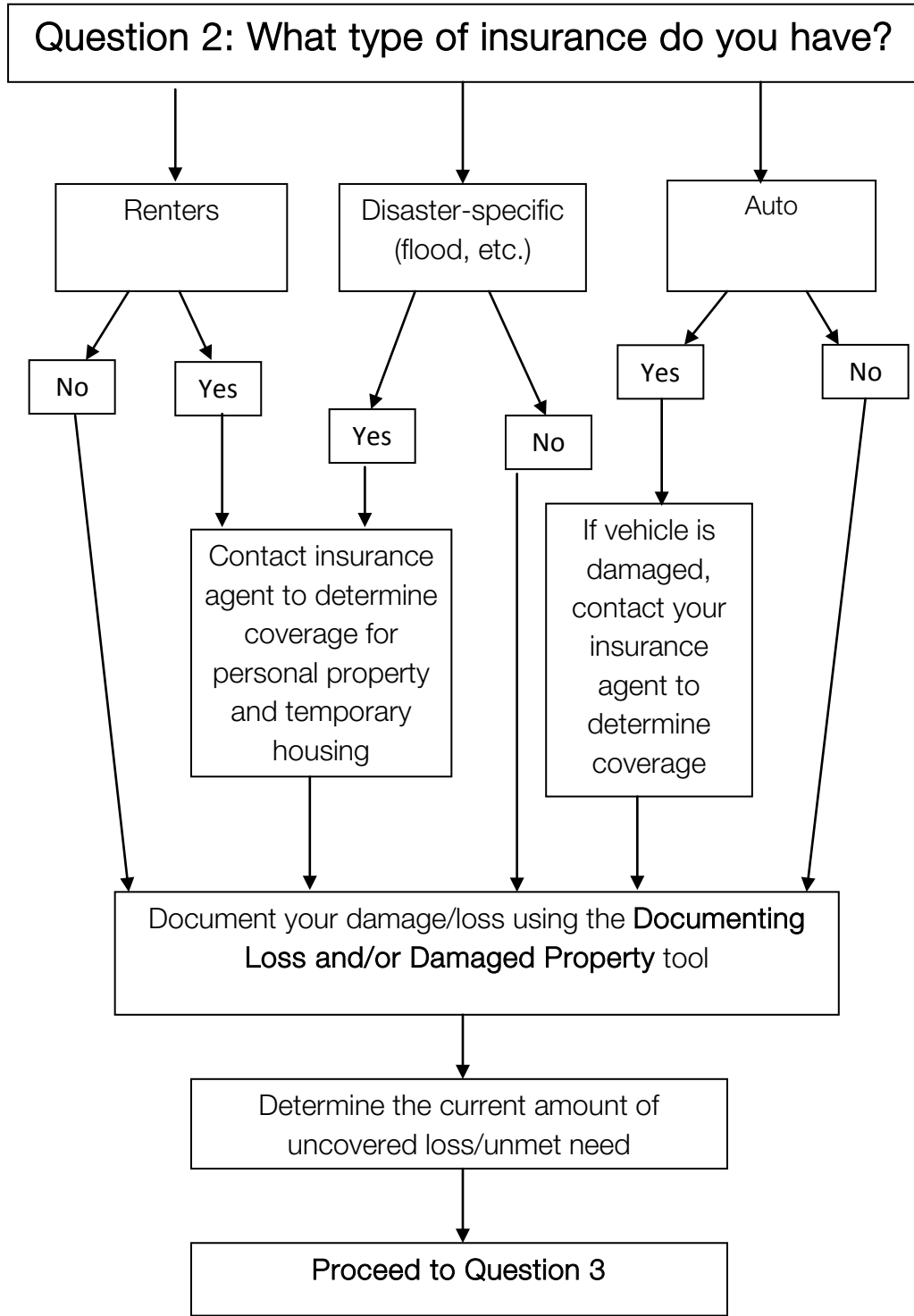
### Action Steps to Explore

This section of the housing unit of the toolkit will help you answer important questions related to housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following charts you will begin to see what resources may be available to you. Make a list of the actions you want to explore using your **To Do List** and **Documenting Important Details** tools. (If you do not have these tools, see Unit 1: Where do I start? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

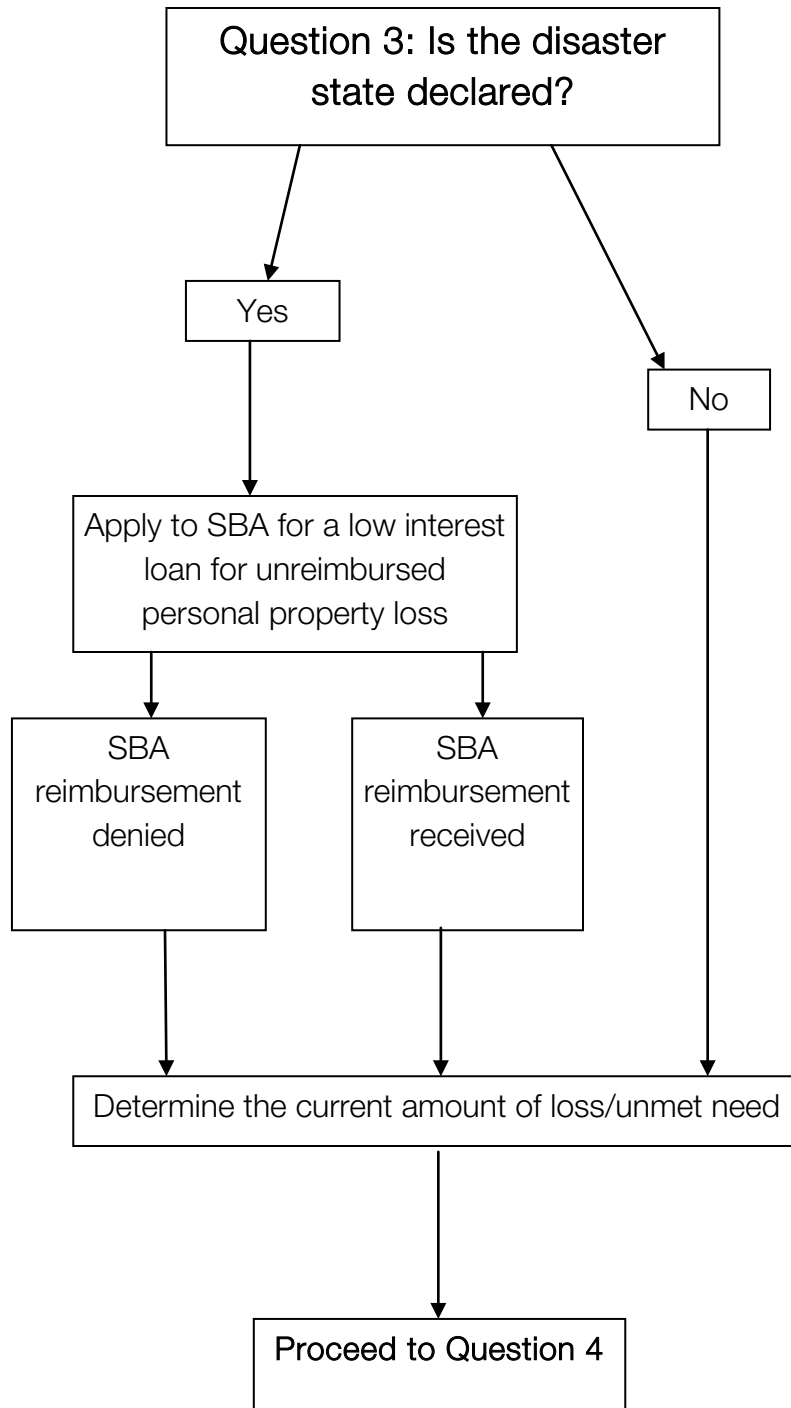
Keep in mind that in recovery there is no one source of assistance or resources. You will find that you will need to piece together the resources to help meet your needs. Also remember that resources and assistance is a moving target. The resources that are available at this time in your recovery process may not be the only resources available. As time goes on you will want to continue to be on the lookout for new resources and assistance.

Working with a disaster recovery case manager, if one is available, will help insure that you know about new resources and assistance as they become available. You will keep the disaster recovery case manager informed of your “unmet need” – what you still need to recover. If there are no disaster recovery case managers, you will want to watch newspaper, television, and listen to the radio. You may also be interested in looking at **Disaster Resources for MN and ND Families** found in the Appendix of this unit.









**Question 4: What other types of assistance and resources may be available to you?**

**Inquire about other assistance available in the community.**

*TALK WITH:*

Disaster case managers

**Community Long-term Disaster Recovery Committee**

**Community agencies** (Community Action Programs, local non-profits, etc.)

**Employment** (employment services)

**Governmental agencies** (state, city, county, family services, public health, Extension, etc.)

**Charitable organizations** (American Red Cross, The Salvation Army, etc.)

**Church/clergy**

*WATCH FOR:*

Special low interest or forgivable loans available from your state specific to the disaster

**Fund raising proceeds**

Assistance from volunteers

**Media announcements** about disaster recovery resources (newspaper, radio, TV, etc.)

*LOOK AT:*

**Disaster Resource List for MN and ND Families** (Appendix unit)

**What personal resources are available to you?**

Family

Friends

Networks (church, professional organizations, clubs, etc.)

**Assets that can be cashed in**

**Extra income that can be generated**

**Employer**

**Other sources**

## Assessing Your Housing Situation

The Action Steps to Explore charts on the previous pages provided you with a framework to gather information about possible options and resources that may be available to you. You hopefully were able to identify actions to explore that can help you start to gather necessary information you may need. You may have found that not all options and resources are available to you. Each disaster is unique and the options and resources that become available over the recovery period are also unique to each disaster.

In this section, you will find more detailed information to support the decisions you make as you put the pieces of your puzzle together. You will need to gather various types of information to help you decide where to live after the disaster.

In the previous unit of this toolkit you assessed your current financial situation after the disaster. This provided you with important information you will need to determine your housing options. You summarized this information on the **What is my current financial situation (post-disaster)?** tool. (If you do not have these tools, see Unit 2: Where am I financially? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.) You hopefully have a better understanding for how much you can afford to spend on housing.

Here are some additional pieces of the puzzle you will need to explore as you answer the bigger question of where will I/we live after the disaster:

- What are my current housing needs and goals?
- What are my current housing commitments?
- What will be the cost to get back into housing?
- What housing-related financial resources and assistance are available?
- What are my housing options? What are the pros and cons of each option?



## Current Housing Needs and Goals

It is important to keep your housing needs and goals in mind when identifying housing options. Some needs might be necessary like wheelchair accessibility, whereas other things might be preferences. Complete this **Current Housing Needs and Goals** tool to determine some of your needs so that you can solidify your housing goals.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Answer the following questions to better understand your housing needs and goals.

1. Regarding your home, do you:  Own       Rent
  
2. What life stage are you in? Check all that apply:
 

<input type="checkbox"/> Young single adult	<input type="checkbox"/> Middle-aged single adult
<input type="checkbox"/> Single parent family	<input type="checkbox"/> Young married couple, no children
<input type="checkbox"/> Expanding family	<input type="checkbox"/> Launching my family
<input type="checkbox"/> Empty-nest & still working	<input type="checkbox"/> Older adult(s) & retired
<input type="checkbox"/> Restricted retirement	<input type="checkbox"/> Other: _____
  
3. How important is it to stay in the same community? \_\_\_\_\_
  
4. What does your housing need to be close to? *Rank from most (1) to least important (8).*

<input type="checkbox"/> Work	<input type="checkbox"/> School	<input type="checkbox"/> Shopping	<input type="checkbox"/> Medical
<input type="checkbox"/> Transportation	<input type="checkbox"/> Recreation	<input type="checkbox"/> Family/friends	<input type="checkbox"/> Other: _____
  
5. What is your housing preference? *Rank from best (1) to least preferred (9).*

<input type="checkbox"/> Apartment	<input type="checkbox"/> Mobile home
<input type="checkbox"/> Manufactured home	<input type="checkbox"/> Condominium or townhouse
<input type="checkbox"/> Single family home	<input type="checkbox"/> Duplex or other congregate housing
<input type="checkbox"/> Assisted living	<input type="checkbox"/> Live with friends/family in their home
<input type="checkbox"/> Other: _____	

6. What else needs to be considered about your housing:

- Number of bedrooms needed: \_\_\_\_\_
- Number of bathrooms needed: \_\_\_\_\_
- Accessibility considerations (wheelchair, etc.): \_\_\_\_\_
- Other health considerations: \_\_\_\_\_
- Other needs: \_\_\_\_\_

7. Using the above information, identify your current housing goals. As you determine your goals you may want to think about these questions:

- Was your pre-disaster housing meeting your current housing needs? Is it too big or too small for your current family? Do you have accessibility issues with your current house?
- If your housing didn't meet your needs, could you rebuild it to better meet your current needs?
- Was your housing location meeting your needs? Before the disaster were you thinking about moving closer to family, friends, work, etc.?
- Do you have an existing mortgage agreement or rental commitment? How does that impact your housing goal(s)?

**My current housing goals are:**

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### **Current Housing Commitments**

If the rental unit you were living in is uninhabitable after a disaster, you will be faced with finding a different place to stay temporarily or long term. It is important for you to understand your responsibilities to your current landlord. You may have signed a lease, paid a security deposit, and in some cases paid in advance the first and last month's rent.

It is important for you to review your lease or rental agreement to understand if you can move without penalty and if you are eligible to receive the deposits you have made at the time of signing the rental agreement.

Complete the **Current Housing Commitments for Renters** tool found at the end of this section to determine your options.

## Current Housing Commitments for Renters

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Answer the following questions to help understand your housing commitments.

1. Are you current on your rent payments?  Yes  No
  - If “No,” how much/many months are you behind? \_\_\_\_\_
  
2. Do you currently have a rental lease agreement?  Yes  No
  - If you have lost the copy, request another copy from your property manager or landlord.
  
3. Read the lease to determine if there are provisions that outline what happens if the property is rendered unlivable due to a natural disaster. Look for answers to the following questions:
  - What is the property manager’s responsibility in a disaster situation? \_\_\_\_\_  
\_\_\_\_\_
  - What is your responsibility as a renter in a disaster situation? \_\_\_\_\_  
\_\_\_\_\_
  
4. After reviewing the property manager’s and your responsibilities, meet with the property manager/landlord to determine your options.
  - If you will be moving, provide the property manager/landlord with a written notice stating when you will vacate the rental unit.
  - If you have provided a deposit, request in writing the return of the rental deposit and provide a forwarding address.
  - Document the details of what was discussed on your **Documenting Important Details** and **Calendar** tool. (If you do not have these tools, see Unit 1: Where do I start? of this toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

### **Cost to Get Back into Housing**

It may be a challenge to find available housing in your community if the disaster has damaged many houses or rental units. Similar to your family, there may be a large number of people looking for houses, rental units, and/or other temporary housing.

If you were a renter and your pre-disaster home is unlivable, you may need to consider options other than the type of rental you had in the past. After reviewing your housing needs and goals, look for rental units that meet these goals and needs. You will need to consider the cost of rental housing options in the area you wish to live. Here are some other things to consider:

- What is included in the rent (heat, electric, garbage, etc.)?
- Is a security deposit required? If so, how much?
- What is the total cost to get into (or return to) rental housing that will meet your needs and goals?

### **Housing-related Financial Resources and Assistance Programs Available to Renters**

You have estimated the amount of money needed to get back into your home. Remember to keep in mind your current housing goals and current housing needs.

If you do not have the housing resources needed, explore available financial resources and housing assistance. Meet with your disaster case manager, if you have one. See Unit 1: Where do I start? of this toolkit for more information on finding and selecting a case manager. (You can access the full toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

There are several different housing resources for you to explore. It will take time for you to explore the options available, and to select and access the various financial resources and assistance available.

Check with the American Red Cross and/or FEMA representative. For federally declared disaster areas, individual rental housing assistance may be available.

See the following **Housing-related Financial Resources and Assistance for Renters** tool for additional resources.

You may also be interested in the **Disaster Resources for MN and ND Families** found in the Appendix of this unit.



## Housing-related Financial Resources and Assistance for Renters

### Renters Insurance

If you have renters insurance determine what, if any, expenses are covered related to rental housing search and replacement of personal property. Is there rental housing assistance available for a deposit or monthly rental payments on a new rental unit?

### Small Business Administration (SBA) Low Interest Loan Program

If the disaster area meets the requirements for the Small Business Administration (SBA) low interest loan program, you may be eligible to apply for a low-interest loan to cover up to \$40,000 dollars of your uninsured personal property loss.

SBA offers low interest, fixed rate loans to disaster survivors, including renters, to repair or replace property that was damaged or destroyed in declared disasters. It also offers loans to affected small businesses.

For more information about the SBA renter's low interest loans and to obtain an application visit the SBA officers assigned to your disaster or contact:

*By mail:* US Small Business Administration  
409 3rd Street, SW  
Washington, DC 20416

*By phone:* 800-827-5722 (SBA Answer Desk)  
704-344-6640 (TTY)

*By email:* [answerdesk@sba.gov](mailto:answerdesk@sba.gov)

SBA's website ([www.sba.gov](http://www.sba.gov)) provides more information. In the search box of the website type in disaster housing programs. For the most frequently asked questions about SBA low-interest housing loans go to:

[http://www.sba.gov/financialassistance/borrowers/guaranteed/dalp/FINANCIAL\\_B\\_GLP\\_DALP\\_FAQ\\_HLOAN.html](http://www.sba.gov/financialassistance/borrowers/guaranteed/dalp/FINANCIAL_B_GLP_DALP_FAQ_HLOAN.html).

Please note, applying for an SBA low interest loan does not mean you need to take out the loan. Once accepted, you can decide to take out a loan for less than you are eligible for. Once you have the results of your loan application, visit with a financial counselor and/or a banker and a lawyer to be sure you understand the terms of a SBA low interest loan and how it will impact your financial future.

Consider these questions before taking out a loan:

- How would this loan impact my financial future?
- Can I afford another payment?

- How much of a payment can I afford?
- If I want to sell this property later how do I meet the requirements of this loan?

Refer to the Getting Help and Additional Resources section of the Where do I start? unit for information on how to access needed professionals.

### **Income-based Housing Assistance**

Here are some resources to explore to determine if you qualify for income based housing assistance:

- USDA Department of Housing and Urban Development (HUD) – Look for the phone number in the blue pages of your phone book, under government offices, or visit [http://portal.hud.gov/portal/page/portal/HUD/topics/rental\\_assistance](http://portal.hud.gov/portal/page/portal/HUD/topics/rental_assistance).
- USDA Rural Development– Look for the phone number in the blue pages of your phone book, under government offices, or see the Rental Housing Directory at [http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select\\_state.jsp?home=YES](http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=YES).
- Contact your County Family Services/Social Services/Human Services department to determine if rental assistance is available and what are the eligible requirements. Find the phone number in the blue pages of your phone book, under county offices,

### **Donations of Building Materials, Furniture, Appliances, Household Furnishings, Cash, and Gift Cards**

Post disaster donations may come into the community from generous private donors, organizations, churches, corporations, and employers of disaster affected employees.

It is important to know the avenue for donation access whether it is gas cards, furniture, or building materials. Contact local officials or disaster case managers to find out how to stay informed about donations coming into the community and how to apply or gain access to donations. If you have a case manager they will have a list of materials or items that you need and they can inform you of donations as they become available.

### **Long-Term Recovery Committee/Organization (LTRC or LTRO)**

Disaster communities that form a non-profit disaster recovery committee are positioned to apply for grants and receive monetary assistance and donations of all kinds for individuals and families to meet their unmet needs. These local, non-profit committees are made up of community members from churches, community organizations, and helping agencies.

If your community has established a LTRC or LTRO, you may be able to apply directly to the committee for the type of assistance that you need. Typically, the application process allows for confidentiality and a case manager may work with you in the process. The LTRC or LTRO can stay focused on the community's recovery and are often active for up to two

years after the disaster, to assist community members in meeting their unmet needs. See the Identifying Helpers and Additional Resources section of Unit 1: Where do I start? of this toolkit for more information on LTRCs/LTROs. (You can access the full toolkit at <http://www.extension.umn.edu/disasterresponse/>.)

### **Faith Community or Organization Sponsored Financial or Rebuild Assistance**

Faith communities and organizations may come forward to assist individuals and families that wish to rebuild. This depends on the individual organization and faith community. If you have a disaster case manager let them know you are interested in this type of assistance. If you belong to a faith community or other organization, you can personally let your church/organization leaders know what you need. If they know about your needs they can decide what they may be able to do to assist you. This assistance may come in the form of monetary gifts, donations, or a fundraiser.

### **Personal Assets**

Before using personal assets ask yourself: how will using these assets to meet your current needs affect your financial well-being in ten years?

Here are some personal assets you may consider using:

- Savings.
- Money market funds.
- Certificates of deposit.
- Employer sponsored retirement savings programs.
- Annuities and tax deferred annuities, such as Individual Retirement Accounts (IRA).
- Other real estate owned.
- Personal property with financial value that is easily marketed and sold.

Please note that some options may have tax or penalty consequences. For example, retirement savings programs like 401k, 403b, etc. will be taxed when withdrawn and if withdrawn before age 59.5. they will have an additional penalty. Annuities have designated surrender periods and there may be tax consequences. Talk to your tax professional and/or a financial counselor to determine the pros and cons of using these financial resources.

### **Family or Friends**

Family or friends may be an option to either help you financially or help you clean-up, repair or rebuild.

### Housing Options After the Disaster

At this point you should know these important pieces of your housing puzzle:

- Your current financial situation and how much you have available for housing expenditures.
- An understanding of your current housing needs and goals.
- An understanding of your housing commitments.
- The cost to get back into your pre-disaster home.
- Where you can seek out housing-related financial resources and assistance as needed.

Keeping the above information in mind, it is time to identify what housing options are available to you and the pros and cons of each option. Here are some things to consider:

- Will you stay in the community?
- Will you live with family or friends?
- What types of rental housing options have you found that fit into your current monthly budget/spending plan or for which you have found rental financial resources/assistance?
- Is there information that you need to consider that has not yet been mentioned?

Next, use the **Housing Options After the Disaster** tool found after this section to compare housing options prior to making a final decision.

## Housing Options After the Disaster

Use this tool to compare post-disaster housing options that you are considering. Duplicate the form as needed to compare more options.

	Option A	Option B
Option Description		
What resources are available to support this option?		
What would your out-of-pocket expenses be once available resources are applied?		
How does this cost fit in your monthly budget/spending plan?		
What are the positive things about the option (pros)?		
What are the negative things about the option (cons)?		
What additional information do you need as you consider this option?		
Who can you talk to for additional information? Indicate name and contact info.		
What is your decision?		

## How is the puzzle coming along?

Making a housing decision and moving forward with that decision is a big step toward financial recovery. It will help bring some normalcy to your life.

As you have found, financial recovery from a disaster is not an easy puzzle to solve. Most likely you will continue to work on financial recovery; just as you continually worked on your finances before the disaster.

You may think of your life as “BD,” before the disaster, and “AD,” after the disaster. You will find or have found that you cannot put everything back exactly the way it was. Life will never quite be the same. However, you are using your personal experience and your knowledge, tools, and resources to create a new puzzle picture – a new “normal.”

With time, you may come to find there are many positive aspects of the new normal.





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## Disaster Resources for MN and ND Families

North Dakota State University Extension – <http://www.ag.ndsu.edu>

- Extension Family Economics Information – <http://www.ag.ndsu.edu/money/>

University of Minnesota Extension – [www.extension.umn.edu](http://www.extension.umn.edu)

- Extreme Weather: Prepare and Recover – Resources to help prepare and recover from disaster; <http://www.extension.umn.edu/extreme-weather/index.html>
- Family – Resources on housing, resource management, parenting, food, nutrition, and health; [www.extension.umn.edu/family](http://www.extension.umn.edu/family)
- AnswerLine – Information and resources for consumers with home & family questions; 800-854-1678
- Farm Info Line – Answers from agriculture experts; [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/) or 800-232-9077

Other Extension Resources

- eXtension – Resources from several state Extension programs across the nation; <http://www.extension.org/>

## DISASTER AND CRISIS RESOURCES

National Relief Agencies

- American Red Cross – Helps prepare communities for emergencies and keep people safe; [www.redcross.org](http://www.redcross.org)
- Catholic Charities – Disaster preparedness and response provides relief and recovery services including emergency food, shelter, direct financial assistance, counseling, and support; [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org) or 800-919-9338
- Extension Disaster Education Network – Educational resources to reduce the impact of natural and man-made disasters; [www.extension.org/pages/Extension\\_Disaster\\_Education\\_Network\\_Community\\_Page](http://www.extension.org/pages/Extension_Disaster_Education_Network_Community_Page)
- Federal Emergency Management Agency (FEMA) – May provide assistance and tax relief to residents of a county declared a natural disaster by the President; [www.fema.gov](http://www.fema.gov) or 800-621-FEMA
- Lutheran Social Services (LSS) – Following a major domestic disaster, LSS works with the national office of Lutheran Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their caregivers; [www.lssmn.org/disaster/](http://www.lssmn.org/disaster/) or 800-582-5260
- The Salvation Army – Provides assistance and resources during a disaster; contact local The Salvation Army or go to [www.salvationarmy.org](http://www.salvationarmy.org)
- Small Business Administration (SBA) – Provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace property that has been damaged or destroyed in a declared disaster; [www.sba.gov/services/disasterassistance/](http://www.sba.gov/services/disasterassistance/)
- United Methodist Committee on Relief (UMCOR) – Provides long-term recovery as well as immediate relief; <http://new.gbqm-umc.org/umcor/work/emergencies/> or 212-870-3951

### Minnesota Relief Agencies

- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- Crisis Connection – 24-hour crisis counseling by telephone; [www.crisis.org/](http://www.crisis.org/) or 866-379-6363 or 651-379-6363
- Minnesota Homeland Security and Emergency Management – Information on assistance programs for disaster survivors and communities, volunteer coordination and animals in disaster; [www.hsem.state.mn.us](http://www.hsem.state.mn.us) or 651-201-7400
- Minnesota Voluntary Organizations Active in Disasters – The association of voluntary agencies and their partners involved in disaster response, recovery, and preparedness; [www.mnvoad.org](http://www.mnvoad.org)
- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Agriculture Resources

#### Minnesota

- University of Minnesota Extension – <http://www.extension.umn.edu/Agriculture/>
- Families in Tough Times: Resources for Farm Families – Collection of resources for families who live on a farm and/or work in agriculture; <http://www.extension.umn.edu/toughtimes/farmfamilies.html>
- Farm Information Line – Reliable, research-based answers from Extension agriculture experts; 800-232-9077 or [www.extension.umn.edu/issues/fil/](http://www.extension.umn.edu/issues/fil/)
- Farmer Lender Mediation – 218-935-5785 or [www.extension.umn.edu/community/Mediation/](http://www.extension.umn.edu/community/Mediation/)
- MN Farmer Assistance Network (MFAN) – Business and financial guidance to farm families on financial statement preparation, debt restructuring, business reorganization & farm transition; crisis response also available; [www.mda.state.mn.us/en/about/mfan.aspx](http://www.mda.state.mn.us/en/about/mfan.aspx) or 877-898-MFAN (6326) or 651-201-6326

#### North Dakota

- North Dakota State University Extension Service – <http://www.ag.ndsu.edu/ndsuag/disaster-education>

### Benefits Screening, Referral Services, and Assistance

- Bridge to Benefits – Determine possible eligibility for public health care, child care, tax credits, food support & energy assistance; English and Spanish; [www.bridgetobenefits.org](http://www.bridgetobenefits.org)
- County Family Services (or Human or Social Services) – Meet basic needs: health care, economic assistance, and services for children, people with disabilities & older people; local phone book or [www.dhs.state.mn.us](http://www.dhs.state.mn.us)
- GovBenefits.gov – Official US government website on benefit & assistance programs; [www.govbenefits.gov](http://www.govbenefits.gov)
- MinnesotaHelp.info – Online directory to find human services, information and referral, financial assistance, and other forms of help; [www.minnesotahelp.info/public](http://www.minnesotahelp.info/public)
- Senior Linkage Line – Link to services for seniors; [www.tcaging.org/findinghelp/](http://www.tcaging.org/findinghelp/) or 800-333-2433

- United Way 2-1-1 – Get basic info and locate services to meet needs; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709

### Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; [www.ftc.gov](http://www.ftc.gov) or 877-382-4357
- Insurance Federation of Minnesota – Insurance help line; [www.insurancemn.org](http://www.insurancemn.org) or 651-292-1099
- MN Attorney General – Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc; [www.ag.state.mn.us/](http://www.ag.state.mn.us/) or 800-657-3787 or 651-296-3353
- MN Department of Commerce – Info and guidance on banking and insurance; [www.commerce.state.mn.us](http://www.commerce.state.mn.us) or 800-657-3602 or 651-296-2488
- Direct Marketing Association (DMA) – Remove name to stop direct mail, telemarketing and email lists:
  - Direct Mail Marketing: Send a letter to Direct Mktg. Assoc., Mail Preference Service, PO Box 643, Carmel, NY 10512
  - Telemarketing: Send a letter to Direct Mktg. Assoc., Telephone Preference Service, PO Box 1559, Carmel, NY 10512
  - Email: See [www.e-mps.org](http://www.e-mps.org)
- Do Not Call – Place phone numbers on FTC’s national registry; [www.donotcall.gov](http://www.donotcall.gov) or 888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; [www.optoutprescreen.com](http://www.optoutprescreen.com) or 888-567-8688
- Phone Discounts for Low Income Users – Services like Lifeline, Telephone Assistance Plan (TAP), and Link-up; contact local phone company for information

### Employment and Unemployment Resources

- Community Action Partnerships – Local assistance to families including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, and job assistance/training; [www.mncaa.org](http://www.mncaa.org)
- Department of Labor – Resources for employed & unemployed workers ([www.dol.gov/ebsa/publications/](http://www.dol.gov/ebsa/publications/)) and retirement and health care information for dislocated workers ([www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html))
- MN Workforce Centers – Helps with searching for a job, career planning, and job training; <http://www.mnwfc.org> or 888-438-5627
- MN Department of Employment and Economic Development (DEED) – Essential tools to make job searches successful; [www.deed.state.mn.us](http://www.deed.state.mn.us)
- MN Unemployment Insurance – Temporary benefits to qualified persons out of work; <http://www.uimn.org/>
- MN Unemployed – Direct links to information and services; <http://www.minnesotaunemployed.com/>

- RECONNECT – Provides re-entry services that help inmates prepare for release and resources for ex-offenders for job searches, housing, clothing, and family services; [www.amicususa.org/index.html](http://www.amicususa.org/index.html) or (612)348-8570

## Financial Management

### Money Management

- University of Minnesota Extension – Family resource management resources on financial security for later life, Latino & East African financial literacy, resource management for daily living, and youth & money; [www.extension.umn.edu/Family/](http://www.extension.umn.edu/Family/)
- American Association of Daily Money Managers (AADMM) – A membership organization provides daily money management services to clients; [www.aadmm.com/](http://www.aadmm.com/)
- AARP – Money management information with focus on those 50 and over; [www.aarp.org/money/](http://www.aarp.org/money/)
- American Institute of Certified Public Accountants – Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; [www.360financialliteracy.org/](http://www.360financialliteracy.org/)
- Consumer Federation of America – Provides consumers with a well-reasoned and articulate voice in decisions that affect their lives in the areas of communications, energy, finance, food and agriculture, health and safety, and housing; [www.consumerfed.org/about/consumer\\_information.asp](http://www.consumerfed.org/about/consumer_information.asp)
- Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Money Sense – An end-consumer resource with basic financial education information and tools; <http://www.nysemoneysense.com/>
- MyMoney.gov – Provides money management tools & resources for service members, women, parents, youth, employers, and more; available in Spanish; <http://www.mymoney.gov/>
- Smart About Money – Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education; [www.smartaboutmoney.org/](http://www.smartaboutmoney.org/)
- Social Security Administration – Estimate future benefits or find Medicare and benefits information and applications; [www.ssa.gov/](http://www.ssa.gov/)
- U.S. Department of Treasury – Answers to personal finance questions; [www.treasury.gov/education/faq/personal](http://www.treasury.gov/education/faq/personal)

### Credit Counseling

- National Foundation for Credit Counseling – Find a certified agency; [www.nfcc.org](http://www.nfcc.org) or 800-388-2227
- Consumer Credit Counseling Services – [www.cccs.org](http://www.cccs.org) or 651-439-4840 or 888-577-2227
- Lutheran Social Services (LSS) Financial Counseling Service – [www.cccs.org](http://www.cccs.org) or 888-577-2227
- Family Means Consumer Credit Counseling (MN & WI) – [www.familymeans.org](http://www.familymeans.org) or 800-780-2890 or 651-789-4014
- The Village Financial Resource Center (MN & ND) – [www.helpwithmoney.org](http://www.helpwithmoney.org) or 800-450-4019

## Debt Management

- Bankruptcy Resources:
  - Financial Success: Recovery after Bankruptcy – Approved debtor education course from eXtension; [www.extension.org/pages/Financial\\_Security\\_for\\_All\\_Debtor\\_Education](http://www.extension.org/pages/Financial_Security_for_All_Debtor_Education)
  - Law Help MN – <http://www.lawhelpmn.org/MN/index.cfm>; click “Consumer & Debt” and then “Bankruptcy”
  - US Trustee Program – Information in multiple languages; [www.usdoj.gov/ust/index.htm](http://www.usdoj.gov/ust/index.htm)
- Gambling Resources:
  - Gamblers Anonymous – [www.minnesotaga.org](http://www.minnesotaga.org) or 888-GA-HELPS
  - Gambling Problems Resource Center – Prevention, education, and resources; [www.miph.org/gambling/](http://www.miph.org/gambling/) or 800-333-4673
  - National Council on Problem Gambling – [www.ncpgambling.org](http://www.ncpgambling.org) or 202-547-9204
- Other Debt Resources:
  - Federal Reserve – Information, resources, calculators, and more; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
  - Power Pay – Interactive calculator helps determine how to manage credit and debt; [www.extension.usu.edu/finance](http://www.extension.usu.edu/finance)
  - United States Department of Education – Student loan consolidation info; [www.ed.gov](http://www.ed.gov) or 800-872-5327

## Investment Resources

- Federal Reserve – Consumer information, education, and credit card repayment calculators; [www.federalreserve.gov/consumerinfo/default.htm](http://www.federalreserve.gov/consumerinfo/default.htm)
- Financial Industry Regulatory Authority – Investing information; [www.finra.org/investors/index.htm](http://www.finra.org/investors/index.htm)
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; [www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)

## Food and Nutrition Resources

- University of MN Extension Simply Good Eating Program – Discover how to make healthy food choices while stretching food dollars; <http://www.extension.umn.edu/Nutrition/> or 612-625-8260
- Angel Food Ministries – <http://www.angelfoodministries.com/>
- Fare for All – [www.fareforall.org](http://www.fareforall.org) or (metro) 763-450-3880 or (greater MN) 800-582-4291
- Food Shelves – Refer to Hunger Solutions or Minnesota Food Helpline to locate food shelves
- Food Support and Food Assistance Programs – <http://www.dhs.state.mn.us> or contact County Family Services
- Free or Reduced School Breakfast and Lunches – Apply anytime with local school district
- Hunger Solutions – Helps locate food assistance programs [www.hungersolutions.org/find](http://www.hungersolutions.org/find)
- Minnesota Food Help Line – Assists in applying for food support or finding local food assistance; 888-711-1151
- MyPyramid – personalized eating plans and interactive tools to help plan/assess food choices based on the Dietary Guidelines for Americans; <http://www.mypyramid.gov/>
- Spend Smart, Eat Smart – Ideas for saving and nutritious eating from Iowa State University Cooperative Extension; <http://www.extension.iastate.edu/foodsavings>

- USDA Center for Nutrition Policy and Promotion (CNPP) – Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers; <http://www.cnpp.usda.gov/>
- WIC (Women, Infants & Children) – Supplemental foods, health care referrals, and nutrition education for low-income women, infants, children up to age five who are at nutritional risk; [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)

### Healthcare, Medical, and Dental Resources

- Apple Tree Dental – nonprofit dental organization dedicated to bringing dental care to people who otherwise would be without; <http://www.appletreedental.org/DentalServices/ClinicLocations/default.aspx>
- Children’s Defense Fund – Healthcare directory for MN; <http://www.cdf-mn.org/health-care-directory>
- County Public Health – Resources to protect, maintain, and improve health; [www.health.state.mn.us](http://www.health.state.mn.us) or consult local phone book
- MN Department of Human Services – Information on health care programs, General Assistance, MN Care, and Medical Assistance; [www.dhs.state.mn.us](http://www.dhs.state.mn.us) (at top of page click on “health care”) or 800-657-3739
- MN Health Care Program Primary Care Resources – List of low-cost medical, dental, and mental health care providers; <http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4741-ENG>

### Housing Resources

#### Heating Assistance

- Minnesota Community Action Partnership – Energy conservation assistance and weatherization programs for low income individuals; [www.mncaa.org](http://www.mncaa.org)
- The Salvation Army – Heat Share Program provides emergency heat and utility bill assistance; [www.heatshare-mn.org](http://www.heatshare-mn.org) or 800-842-7279

#### Foreclosure Prevention Resources

- FDIC Foreclosure Prevention – Helps consumers avoid unnecessary foreclosures and stop foreclosure “rescue” scams; <http://www.fdic.gov/consumers/loans/prevention/>
- Federal Housing Administration – [www.fha.gov](http://www.fha.gov)
- Hope for Homeowners – Helps homeowners in distress; [www.hopenow.com](http://www.hopenow.com) or 888-995-4673
- Federal Reserve – Resources to help with mortgage payment difficulties; [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
- HOMELine – Resources for tenants impacted by foreclosure; 612-728-5767 or 866-866-3546
- Housing Link – Information on affordable rental listings in Minnesota; [www.housinglink.org/Home.aspx](http://www.housinglink.org/Home.aspx)
- Minnesota Homeownership Center – Provides info and resources to help Minnesotans begin and maintain home ownership; [www.hocmn.org/](http://www.hocmn.org/) or (metro) 651-659-9336 or (greater MN) 866- 462-6466
- Minnesota Housing Finance Agency – Offers products and services to help Minnesotans buy and fix up homes; [www.mnhousing.gov](http://www.mnhousing.gov) or 800-657-3769

- U.S. Department of Housing and Urban Development – Information to help those in foreclosure now or those worried about it in the future; [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or 800-569-4287

### Immigration and Human Rights Issues

- Free Legal Aid Minnesota – [www.usattorneylegalservices.com/free-legal-aid-Minnesota.html](http://www.usattorneylegalservices.com/free-legal-aid-Minnesota.html)
- LawHelpMN – [www.lawhelpmn.org/mn/index.cfm/county](http://www.lawhelpmn.org/mn/index.cfm/county)
- MN Department of Human Rights – [www.humanrights.state.mn.us/](http://www.humanrights.state.mn.us/)

### Legal Resources

- Law Help MN – Information on legal questions, self help legal forms, and free/low cost legal services; [www.lawhelpmn.org](http://www.lawhelpmn.org)
- Mid Minnesota Legal Assistance – [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Bar Association Attorney Referral – Free consultation; [www.mnfindalawyer.com](http://www.mnfindalawyer.com) or 800-292-4152

### Military Service Member Resources

- Military One Source – Education, information, resources, referrals, and counseling for military service members and their families; <http://www.militaryonesource.com/skins/mos/home.aspx>
- Supporting Military Families in Minnesota – Information on deployment and supporting military families; <http://www.extension.umn.edu/Parenting/components/militaryfamilies.html>
- TurboTAP – The Department of Defense's official website providing information for service members on transitioning from military service; <http://www.turbotap.org>

### Parenting and Family Education Resources

- University of MN Extension – Parenting education resource for parents and professionals; <http://www.parenting.umn.edu>
- University of Minnesota Children, Youth & Family Consortium – Connects to research, policy and resources; <http://www.cyfc.umn.edu>
- Minnesota Parents Know – MN Department of Education website with child development topics for parents of birth-12th grade; <http://www.parentsknow.state.mn.us>
- Parenting 24/7 – Advice on parenting and family life; <http://parenting247.org/>
- Parent Advocacy Coalition for Educational Rights – Information about children with disabilities as well as links to other areas including bullying; <http://www.pacer.org>
- We Can Parent Together – Resources on co-parenting; <http://www.wecanparenttogether.org/>



## Tax Assistance

- Accountability Minnesota – Listing of free tax filing clinics; [www.accountabilitymn.org](http://www.accountabilitymn.org) or 651-287-0187
- AARP Tax-Aide – Free tax preparation assistance services; [www.aarp.org/money/taxaide/](http://www.aarp.org/money/taxaide/) or 888-227-7669
- Internal Revenue Service – [www.irs.gov](http://www.irs.gov) or 800-829-1040
- Mid Minnesota Legal Assistance – Free legal assistance to low-income and non-English speaking taxpayers; [www.midmnlegal.org](http://www.midmnlegal.org) or 800-292-4150
- MN Department of Revenue – [www.taxes.state.mn.us](http://www.taxes.state.mn.us) or 651-297-3724 or tax help line 651-296-3781
- United Way 2-1-1 – Find free tax assistance locations and other resources; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 800-543-7709
- U of M Law School Tax Clinic – <http://tax.umn.edu/Law%20School%20Tax%20Clinic.pdf> or 612-625-5515

*In addition to the authors of this toolkit, Sara Croymans and Shirley Anderson-Porisch, Extension Educators with the University of Minnesota Extension, assisted in the development of this resource list. It was last revised June 2010.*

## Learning About Foreclosure: Mortgage Foreclosure Consumer Resources

If you are having difficulty making your mortgage payments, one of the most important things you can do is be proactive. Review the terms and conditions of your mortgage. Learn about the foreclosure process for residents in your state and what may lead up to it. Find out more about the resources on a local, state, and national level available to assist you in working with your lender and your finances.

### **What is foreclosure?**

In the contract you signed when your mortgage lender loaned you money to buy your house, you agreed that if you can't repay the loan, the lender can foreclose to take ownership of the house.

If you do not pay your monthly mortgage payment, you are technically in default on your mortgage. State laws vary, but generally, a loan that is as little as 90 days delinquent can be considered in foreclosure.

Your lender may send you a notice indicating that they are starting foreclosure proceedings, but don't wait; take steps to prevent a foreclosure as soon as you realize you are having trouble paying the mortgage.

These links provide information and advice on foreclosure.

### **Foreclosure Counseling Resources**

If you are in foreclosure trouble or may be in the future, call or visit a homeowner or foreclosure counselor.

- Homeownership Preservation Foundation – [www.995hope.org](http://www.995hope.org)
- HUD Counseling Services – [www.hud.gov](http://www.hud.gov) or 800-569-4287
- NeighborWorks America – [www.nw.org](http://www.nw.org) or 888-995-4673
- Fannie Mae – Counselor search; [www.fanniemae.com](http://www.fanniemae.com)
- Department of Justice – Credit counseling agencies approved for bankruptcy filers pursuant to 11 U.S.C. § 111; [www.doj.gov](http://www.doj.gov)
- National Foundation for Credit Counseling – [www.nfcc.org](http://www.nfcc.org)

### **Loan Modification and Refinance Programs**

- FDIC – Consumer information on mortgage modification programs; <http://www.fdic.gov/consumers/loans/prevention/modification/index.html>
- HOPE for Homeowners (H4H) – Program was created by Congress to help those at risk of default and foreclosure refinance into more affordable, sustainable loans. H4H is an mortgage option designed to keep borrowers in their homes; [http://portal.hud.gov/portal/page?\\_pageid=73,1&\\_dad=portal&\\_schema=PORTAL](http://portal.hud.gov/portal/page?_pageid=73,1&_dad=portal&_schema=PORTAL)

- Making Home Affordable – Obama Administration program to stabilize the housing market and help Americans reduce monthly mortgage payments to affordable levels. Eligible participants may refinance or modify residential mortgage loans. The Home Affordable Refinance Program gives up to 4 to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program commits \$75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures. This website provides homeowners with detailed information about these programs along with self-assessment tools and calculators to empower borrowers with the resources they need to determine whether they might be eligible for a modification or a refinance under the Administration's program. [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

## WEB ARTICLES

### Foreclosure Rescue Scams

- FDIC – Beware of foreclosure rescue and Loan Modification Scams; If It's Too Good to be True, it Probably Is; <http://www.fdic.gov/consumers/loans/prevention/rescue/index.html>
- FTC – Foreclosure Rescue Scams: Another Potential Stress for Homeowners; <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>
- Department of Justice – Consumer Alert: Bankruptcy Mortgage Foreclosure Scams; [http://www.usdoj.gov/ust/eo/public\\_affairs/factsheet/docs/fs06.htm](http://www.usdoj.gov/ust/eo/public_affairs/factsheet/docs/fs06.htm)

### General Guidance

- FTC – Mortgage Payments Sending You Reeling? Here 's What to Do; <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm>
- HUD – You Can Avoid Foreclosure and Keep Your Home; [http://portal.hud.gov/portal/page?\\_pageid=33,717348&\\_dad=portal&\\_schema=PORTAL](http://portal.hud.gov/portal/page?_pageid=33,717348&_dad=portal&_schema=PORTAL)
- HUD – Tips for Avoiding Foreclosure; <http://www.hud.gov/foreclosure/index.cfm>
- Freddie Mac – Avoiding Foreclosure; [http://www.freddiemac.com/corporate/buyown/english/avoiding\\_foreclosure/](http://www.freddiemac.com/corporate/buyown/english/avoiding_foreclosure/)
- Fannie Mae – Falling Behind on Your Mortgage Payments?; [http://www.fanniemae.com/aboutfm/borrower\\_resource.jhtml](http://www.fanniemae.com/aboutfm/borrower_resource.jhtml)

### FDIC Consumer News Articles

- FDIC – Buyer Beware: How to Protect Yourself from Foreclosure Frauds, Easy Money Schemes and Other Costly Deals; Spring 2009; <http://www.fdic.gov/consumers/consumer/news/cnspr09/index.html>

- FDIC – Help for Mortgage Borrowers: An Update ; Winter 2007/2008; <http://www.fdic.gov/consumers/consumer/news/cnwin0708/MortgageBorrower.html>
- FDIC – The New Climate for Mortgage Borrowers; Fall 2007; <http://www.fdic.gov/consumers/consumer/news/cnfall07/mortgage.html>
- FDIC – Special Edition: 51 Ways to Save Hundreds on Loans and Credit Cards; Summer 2007; <http://www.fdic.gov/consumers/consumer/news/cnsum07/index.html>
- FDIC – Attention ARM Borrowers: Contact Your Lender Before Higher Payments Put Your Home at Risk; Spring 2007; <http://www.fdic.gov/consumers/consumer/news/cnspr07/arm.html>
- FDIC – A Shopper's Guide to Bank Products and Services Mortgages: More Choices, New Risks for Borrowers; Summer 2005; <http://www.fdic.gov/consumers/consumer/news/cnsum05/mortgages.html>

## ADDITIONAL RESOURCES

### Military Personnel Mortgage Payment Relief and Protection

- HUD – Foreclosure Provisions of the Servicemembers Civil Relief Act; [http://portal.hud.gov/portal/page?\\_pageid=33.717388&\\_dad=portal&\\_schema=PORTAL](http://portal.hud.gov/portal/page?_pageid=33.717388&_dad=portal&_schema=PORTAL)

### Informational Websites, Tools, and Tips

- FTC – Credit & Loan; <http://www.ftc.gov/bcp/menus/consumer/credit.shtm>
- FDIC – Finding a Safe Loan; <http://www.fdic.gov/consumers/consumer/safeloan/safeloan.html>
- FDIC – Putting Your Home on the Loan Line is a Risky Business; <http://www.fdic.gov/consumers/consumer/predatorylending/index.html>
- FDIC – Looking for the Best Mortgage; <http://www.fdic.gov/consumers/looking/index.html>
- Federal Reserve – Consumer Resource Book on Adjustable Mortgage Rates; [http://federalreserve.gov/pubs/arms/arms\\_english.htm](http://federalreserve.gov/pubs/arms/arms_english.htm)
- FDIC – Interest-Only Mortgage Payments and Option Payment ARMs; <http://www.fdic.gov/consumers/consumer/interest-only/index.html>
- IRS – Homeowners Who Lose Homes; Foreclosure Tax Relief Available to Many; <http://www.irs.gov/newsroom/article/0,,id=174022,00.htm>

### Joint Publications Between NEFE, CPAs, and American Red Cross

- Disaster and Financial Planning, A Guide for Preparedness – <http://www.aicpa.org/InterestAreas/PersonalFinancialPlanning/Resources/LifeEvents/DisasterFinancialIssues/DisasterFinancialPreparedness/DownloadableDocuments/Preparedness.pdf>
- Disaster Recovery: A Guide to Financial Issues – <http://www.aicpa.org/InterestAreas/PersonalFinancialPlanning/Resources/LifeEvents/DisasterFinancialIssues/DisasterFinancialRecovery/DownloadableDocuments/Recovery.pdf>

Source: FDIC; <http://www.fdic.gov/consumers/loans/prevention/consumer.html>; last updated December 08, 2009

## About this Toolkit

A natural disaster can strike anywhere, any time. Natural disasters often leave in its wake damage and destruction that has a long-term impact on the financial well-being of survivors.

If you or a loved one has been affected by a natural disaster, it's important to know that financial recovery takes time. There are no easy fixes and no guarantees.

This Recovery After Disaster: The Family Financial Toolkit discusses strategies and provides tools that can help you move along the road towards financial recovery. It includes three units:

- Where do I start? – This unit has a brief introduction to the whole Recovery After Disaster: The Family Financial Toolkit. It includes key strategies important for your recover including documentation, communication, and getting help, and things to consider when you return to your home.
- Where am I financially? – This unit helps you assess your financial situation and start to make plans for long-term recovery.
- Where will I live? – This unit helps you assess your housing for both short-term and long-term situations.

The family financial recovery process after a disaster is complex. The tools provided in this toolkit are designed to help families make decisions that are best for their family. This toolkit is designed so that those financially impacted by a disaster can utilize the individual units or use the entire toolkit as their situation requires.

Throughout this toolkit you will see examples of how one family, the Youngers, use the tools provided in this toolkit. Sam, age 41, and Joan, age 38, Younger live with their three children (ages 8, 10, and 14) in a small rural town in the upper Midwest. Their community was struck by a tornado. The tools completed by the Younger family may be helpful as you complete the tools for your family.

Additional tools that will be helpful for financial recovery that may not be included with this toolkit include:

- A pencil, pen, or other writing utensil.
- A calculator.

- A disposable camera or video camera to record damage and loss of property.
- A USB drive to save important documents, such as your completed disaster assistance applications, that you complete on a computer.
- File folders for important papers.
- A folder or pocketed sheet protector for business cards you will be receiving from helping agencies.
- A large envelope to store receipts received from paying expenses related to disaster recovery efforts to be used for reimbursement or tax purposes.

This toolkit was developed by the University of Minnesota Extension and North Dakota State University Extension Service to meet the need for family financial recovery after a disaster. The impetus for this toolkit was the occurrence of two disasters that affected Minnesota and North Dakota – the 2007 flood in Rushford, MN and the 2009 Red River Valley flood affecting both MN and ND. The development of this toolkit was partially funded by a 2009 Smith-Lever Special Needs Grant, through NIFA's Family Financial Recovery Program.

For more information about this toolkit or any of the related resources, contact the lead author, Phyllis Onstad ([onsta003@umn.edu](mailto:onsta003@umn.edu); 888-241-4536). This toolkit and related resources can also be found at <http://www.extension.umn.edu/disasterresponse/>.