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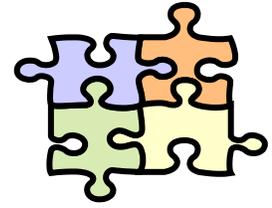
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Introduction



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; 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:

Date/time: June 10, 1:11 p.m.	Name of person I spoke with: N/A	Their contact info: N/A
Details to remember: 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.		
Date/time: June 10, 4:00 p.m.	Name of person I spoke with: Ed Collins (homeowners insurance agent with ABC Insurance)	Their contact info: 800-646-3397
Details to remember: Called and left message for homeowners insurance agent about damage to home and how to contact us.		
Date/time: June 10, 6:00 p.m.	Name of person I spoke with: Employers (both Joan and Sam's supervisors)	Their contact info: Regular work numbers
Details to remember: 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.		

Date/time: June 11, 6:30 p.m.	Name of person I spoke with: Tony Hernandez in customer service (People’s Natural Gas Co.)	Their contact info: 800-787-4573, EXT 3
Details to remember: 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
June 10 1:11 p.m. – Touchdown 4 p.m. – LM homeowner’s insurance	June 11 Sam & Joan off work Gas billing end date	June 12 Sam & Joan off work Confirm gas shut off	June 13 Sam & Joan off work	June 14 Sam & Joan off work	June 15 Sam & Joan off work	June 16

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

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 – Accredited Financial Counselors (AFC®)
 - www.cfp.net – Certified Financial Planners (CFP®)
 - 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/. 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
- U.S. Department of Agriculture Rural Development – 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:
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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

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: _____

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

Calendar

Month: _____

Sun	Mon	Tue	Wed	Thu	Fri	Sat

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.

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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

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 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

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

South Dakota:
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

North Dakota:
www.irs.gov/localcontacts/article/0,,id=98321,00.html

South Dakota:
www.irs.gov/localcontacts/article/0,,id=98333,00.html

Iowa:
www.irs.gov/localcontacts/article/0,,id=98276,00.html

Wisconsin:
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.

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.

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

- 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
- 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/ or 800-232-9077

Other Extension Resources

- eExtension – 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
- Catholic Charities – Disaster preparedness and response provides relief and recovery services including emergency food, shelter, direct financial assistance, counseling, and support; 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
- 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 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/ 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
- 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/
- 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
- Crisis Connection – 24-hour crisis counseling by telephone; 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 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
- United Way 2-1-1 – Get basic info and locate services to meet needs; 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/
- Farmer Lender Mediation – 218-935-5785 or 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 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
- 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
- GovBenefits.gov – Official US government website on benefit & assistance programs; 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
- Senior Linkage Line – Link to services for seniors; 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 or dial “211” or 800-543-7709

Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; www.ftc.gov or 877-382-4357
- Insurance Federation of Minnesota – Insurance help line; 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/ or 800-657-3787 or 651-296-3353
- MN Department of Commerce – Info and guidance on banking and insurance; 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
- Do Not Call – Place phone numbers on FTC’s national registry; www.donotcall.gov or 888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; 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
- Department of Labor – Resources for employed & unemployed workers (www.dol.gov/ebsa/publications/) and retirement and health care information for dislocated workers (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
- 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 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/
- American Association of Daily Money Managers (AADMM) – A membership organization provides daily money management services to clients; www.aadmm.com/
- AARP – Money management information with focus on those 50 and over; 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/
- 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
- Federal Reserve – Information, resources, calculators, and more; 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/
- Social Security Administration – Estimate future benefits or find Medicare and benefits information and applications; www.ssa.gov/
- U.S. Department of Treasury – Answers to personal finance questions; www.treasury.gov/education/faq/personal

Credit Counseling

- National Foundation for Credit Counseling – Find a certified agency; www.nfcc.org or 800-388-2227
- Consumer Credit Counseling Services – www.cccs.org or 651-439-4840 or 888-577-2227
- Lutheran Social Services (LSS) Financial Counseling Service – www.cccs.org or 888-577-2227
- Family Means Consumer Credit Counseling (MN & WI) – www.familymeans.org or 800-780-2890 or 651-789-4014
- The Village Financial Resource Center (MN & ND) – 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
 - 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
- Gambling Resources:
 - Gamblers Anonymous – www.minnesotaga.org or 888-GA-HELPS
 - Gambling Problems Resource Center – Prevention, education, and resources; www.miph.org/gambling/ or 800-333-4673
 - National Council on Problem Gambling – www.ncpgambling.org or 202-547-9204
- Other Debt Resources:
 - Federal Reserve – Information, resources, calculators, and more; www.federalreserve.gov/consumerinfo/default.htm
 - Power Pay – Interactive calculator helps determine how to manage credit and debt; www.extension.usu.edu/finance
 - United States Department of Education – Student loan consolidation info; 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
- Financial Industry Regulatory Authority – Investing information; www.finra.org/investors/index.htm
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; 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 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
- 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/

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 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 (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
- The Salvation Army – Heat Share Program provides emergency heat and utility bill assistance; 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
- Hope for Homeowners – Helps homeowners in distress; www.hopenow.com or 888-995-4673
- Federal Reserve – Resources to help with mortgage payment difficulties; 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
- Minnesota Homeownership Center – Provides info and resources to help Minnesotans begin and maintain home ownership; 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 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 or 800-569-4287

Immigration and Human Rights Issues

- Free Legal Aid Minnesota – www.usattorneylegalservices.com/free-legal-aid-Minnesota.html
- LawHelpMN – www.lawhelpmn.org/mn/index.cfm/county
- MN Department of Human Rights – 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
- Mid Minnesota Legal Assistance – www.midmnlegal.org or 800-292-4150
- MN Bar Association Attorney Referral – Free consultation; 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 or 651-287-0187
- AARP Tax-Aide – Free tax preparation assistance services; www.aarp.org/money/taxaide/ or 888-227-7669
- Internal Revenue Service – 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 or 800-292-4150
- MN Department of Revenue – 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 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 28th 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

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"> Provide financial assistance to clean-up agricultural chemical contamination 		
Agriculture	Agriculture Improvement Loan Program	MDA-Rural Finance Authority (RFA)	Farmers	<ul style="list-style-type: none"> Capital improvement loans 		
Agriculture	Disaster Recovery Loan Program	MDA-RFA	Farmers	<ul style="list-style-type: none"> Clean-up and debris removal Lost seed or other crop inputs Feed livestock Damaged structures Septic systems and water wells 	www.mda.state.mn.us	No Declaration Required
Agriculture	Emergency Conservation Program (ECP)	Farm Service Agency (FSA)	Farmers and Ranchers	<ul style="list-style-type: none"> Cost-share assistance to rehab farmland Carry out emergency conservation measures in periods of severe drought 	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"> Provide technical and financial support to treat identified soil, air, water, and related natural resource concerns. 	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"> Provide one-on-one assistance to address crisis caused by natural disaster or financial problems 	www.mda.state.mn.us	No Declaration Required
Agriculture	Minnesota Farmer Assistance Network (MFAN)	MDA	Farmers	<ul style="list-style-type: none"> Provides financial guidance, technical assistance, legal advice, crisis counseling, and other forms of assistance free of charge 	www.mda.state.mn.us/mfan 1-877-898-6326	No Declaration Required
Agriculture	Restructure II Loan Program	MDA/RFA	Farmers	<ul style="list-style-type: none"> Provide financial assistance with cash flow trouble due to adverse events 		
Agriculture	Agriculture Best Management Practices Loans (AgBMP)	MDA	Farmers Rural Landowners Farm Supply Businesses	<ul style="list-style-type: none"> Provides loans used to restore or protect water quality. 	www.mda.state.mn.us/en/grants/loans/agbmploan.aspx	No Disaster Declaration Required
Agriculture	Livestock Development Team	MDA	Livestock Producers	<ul style="list-style-type: none"> Provides guidance and technical assistance with livestock related issues 	www.mda.state.mn.us 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"> Disaster specific loans 		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"> Loans for working capital Farmers, ranchers, nurseries, religious and non-profits are not eligible 	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"> Repair or replace disaster-damaged businesses, real estate, inventories, supplies, etc. Businesses of any size are eligible Charities, churches, private universities, etc., are also eligible 		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"> Provides loans for: Building & equipment Working capital Aquaculture Nurseries Tourist & recreation facilities Hotels and motels Community facilities 	http://www.rurdev.usda.gov/rbs/busp/bpdir.htm	No Disaster Declaration Required
Business	Agriculture and Economic Development Board Loan	Ag Board	Business Owners	<ul style="list-style-type: none"> Disaster specific loans 	www.positivelyminnesota.com	No Disaster Declaration Required
Business	Small Business Development Centers (SBDC)	DEED	Small Business Owners	<ul style="list-style-type: none"> Provides counseling to small businesses 	www.positivelyminnesota.com/sbdc	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 or
- Contact your tax professional



This toolkit is a joint project between the University of Minnesota Extension, North Dakota State University Extension Service, and Lutheran Social Service of Minnesota. It was developed by:

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