

## Where will I live? Table of Contents

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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.

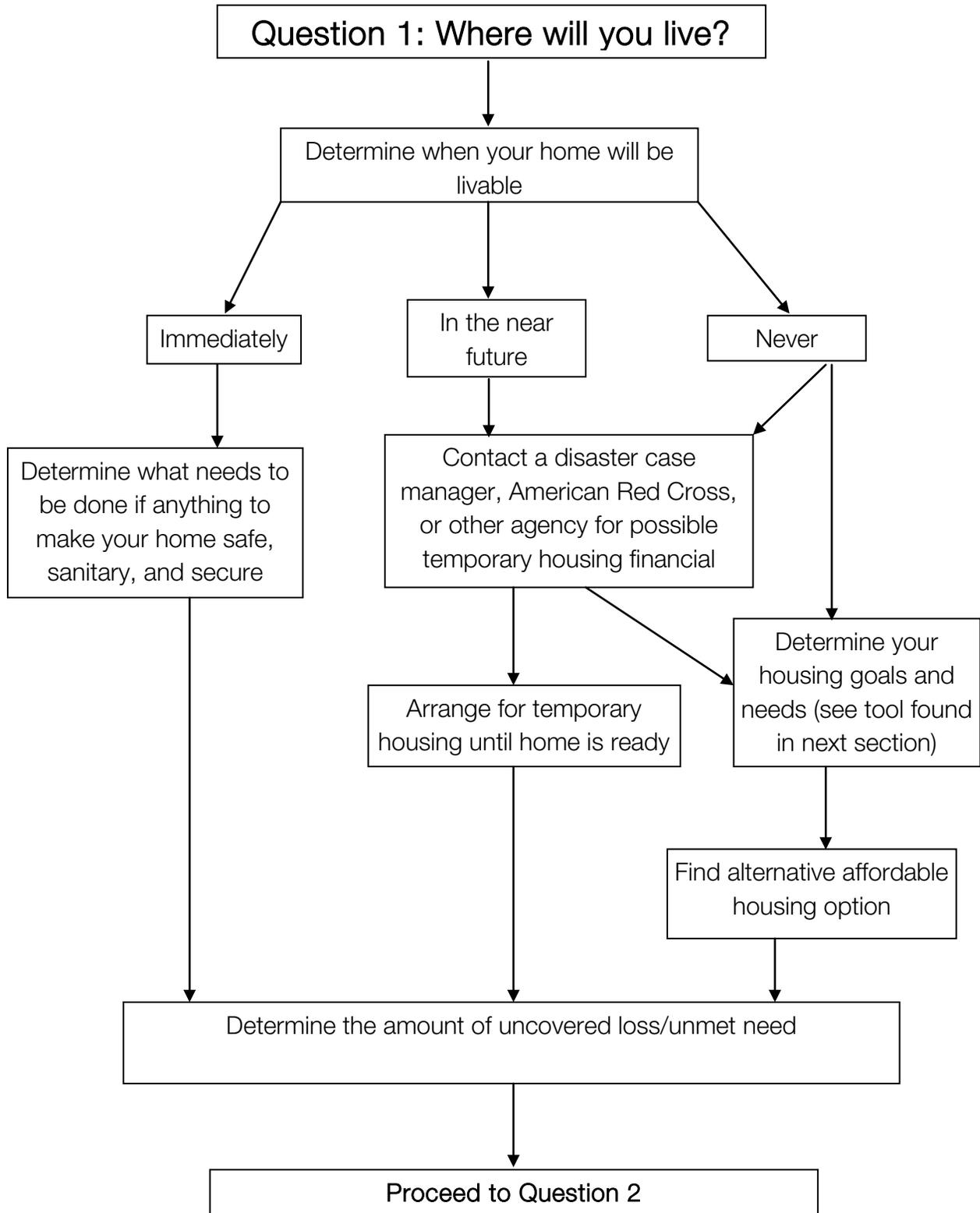
This unit will help you walk through the process of deciding where to live. Action steps provided in this unit will help you ask important questions related to housing and identify action steps based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing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

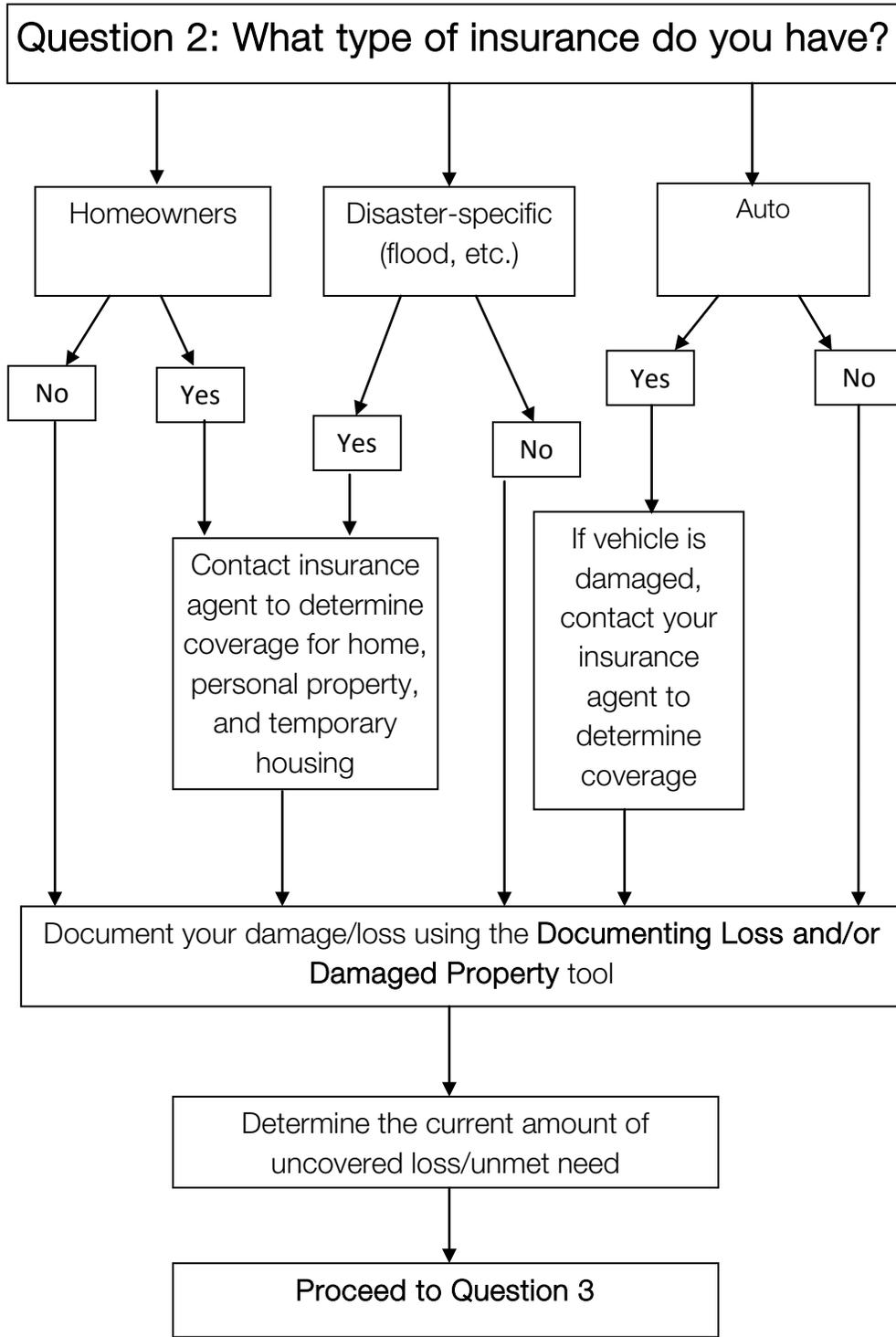
### Action Steps to Explore

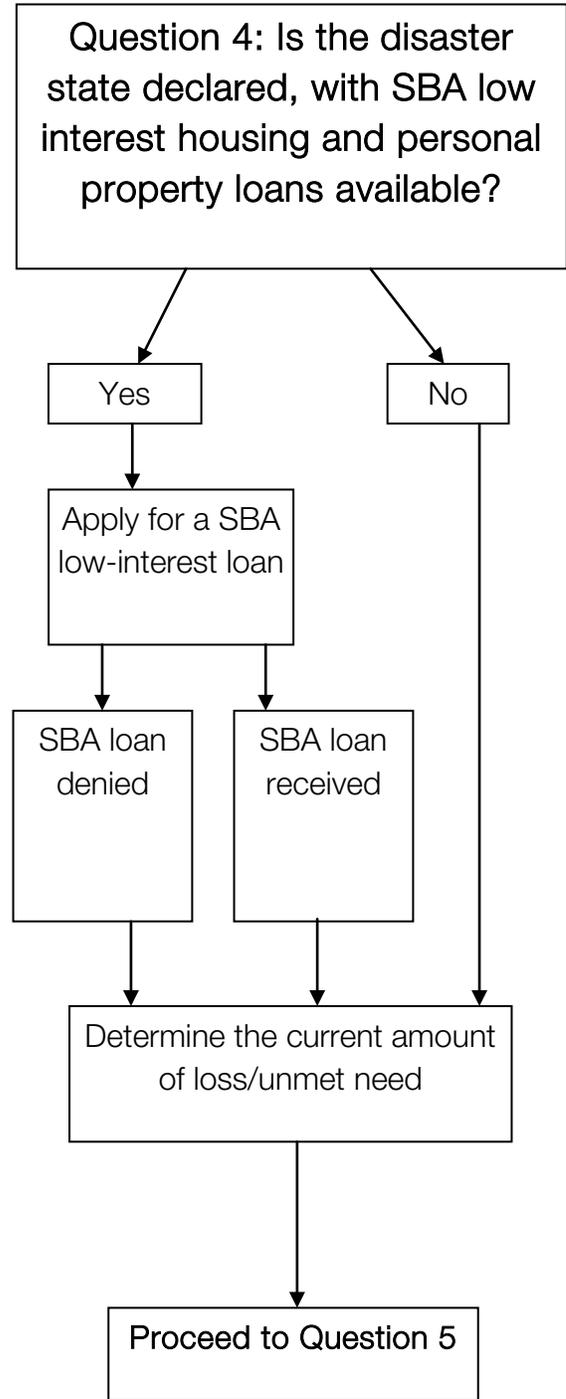
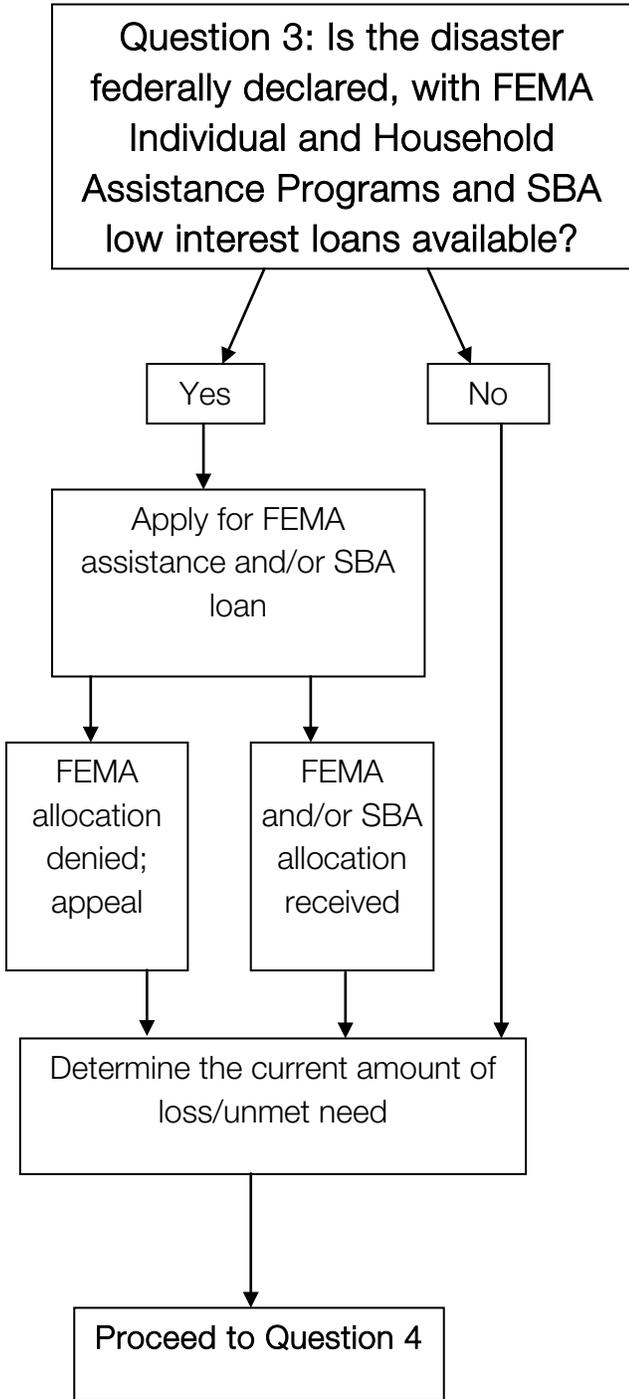
This section of the housing unit of the toolkit will help you answer important questions related to housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following charts you will begin to see what resources may be available to you. Make 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/).

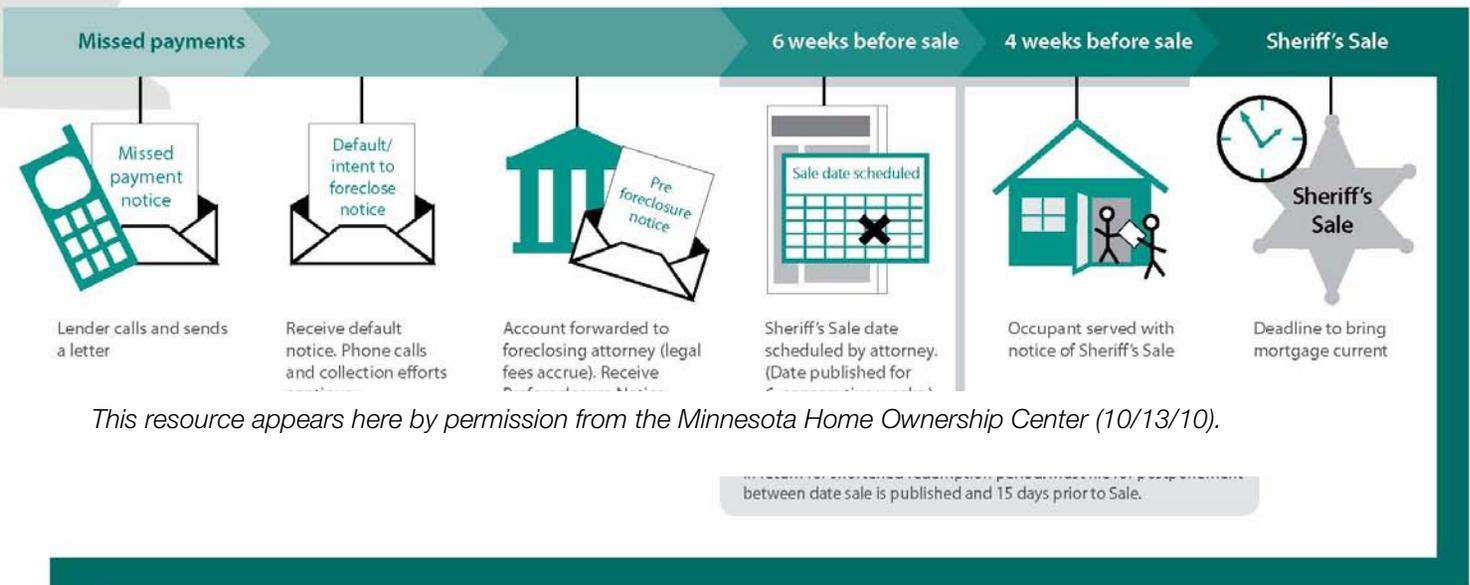
For more information about mortgage foreclosure see **Learning About Foreclosure: Mortgage Foreclosure Consumer Resources** located in the Appendix of this unit of the toolkit.

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

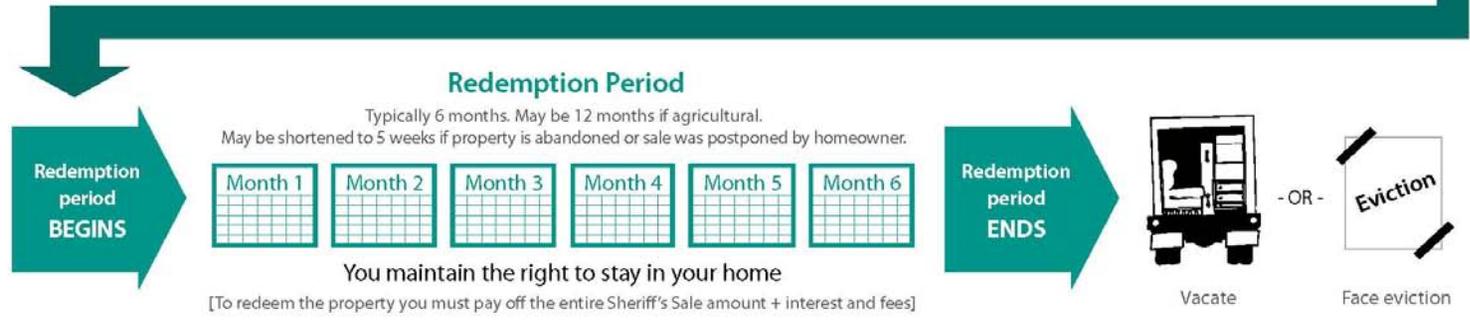
You may also be interested in the **Disaster Resources for MN and ND Families** found in the Appendix of this unit.

# 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:

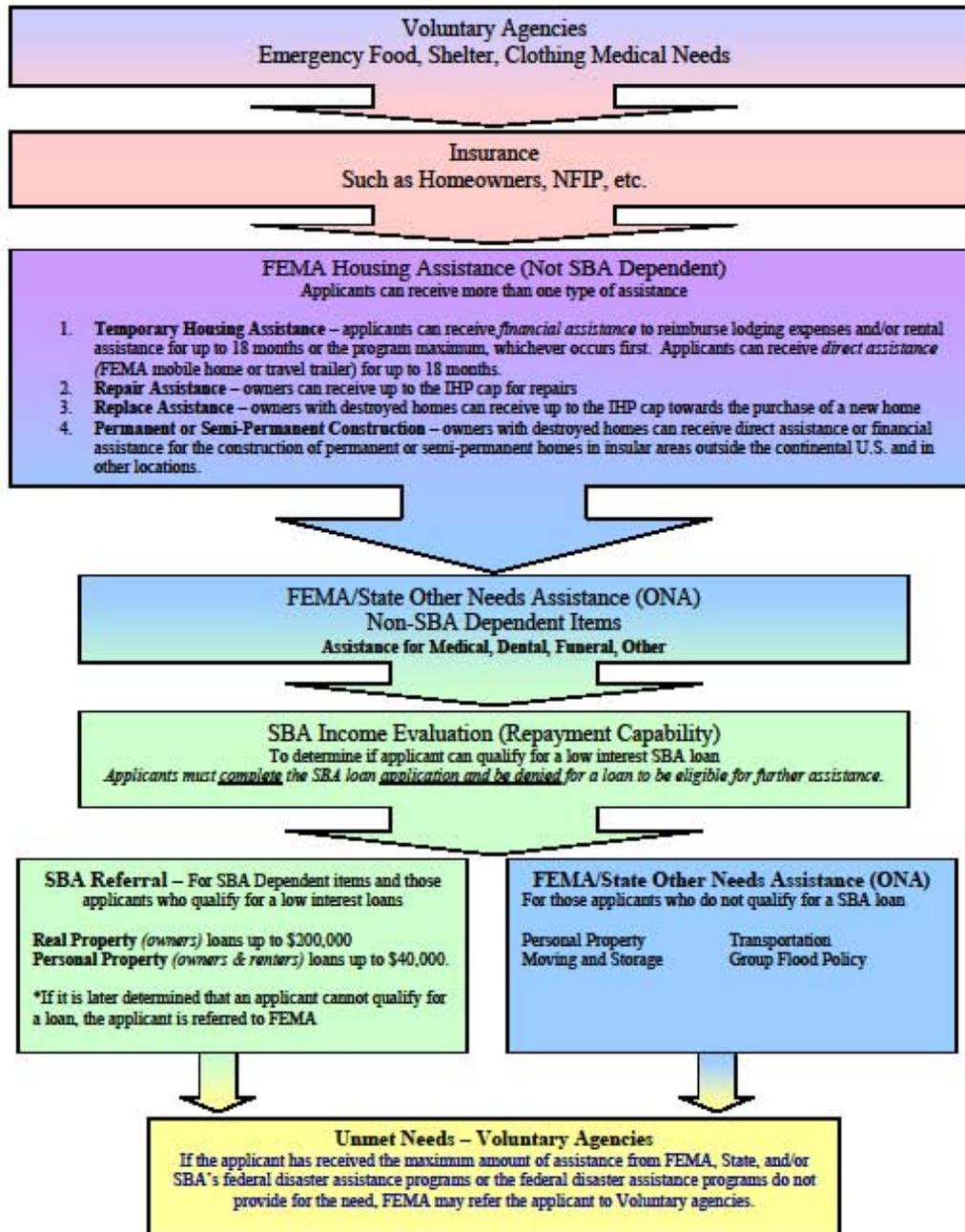
- Savings and/or money market funds.
- Certificates of deposit.
- Employer sponsored retirement savings programs.
- Annuities and tax deferred annuities, such as Individual Retirement Accounts (IRA).
- Other real estate owned.
- Personal property with financial value that is easily marketed and sold

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.

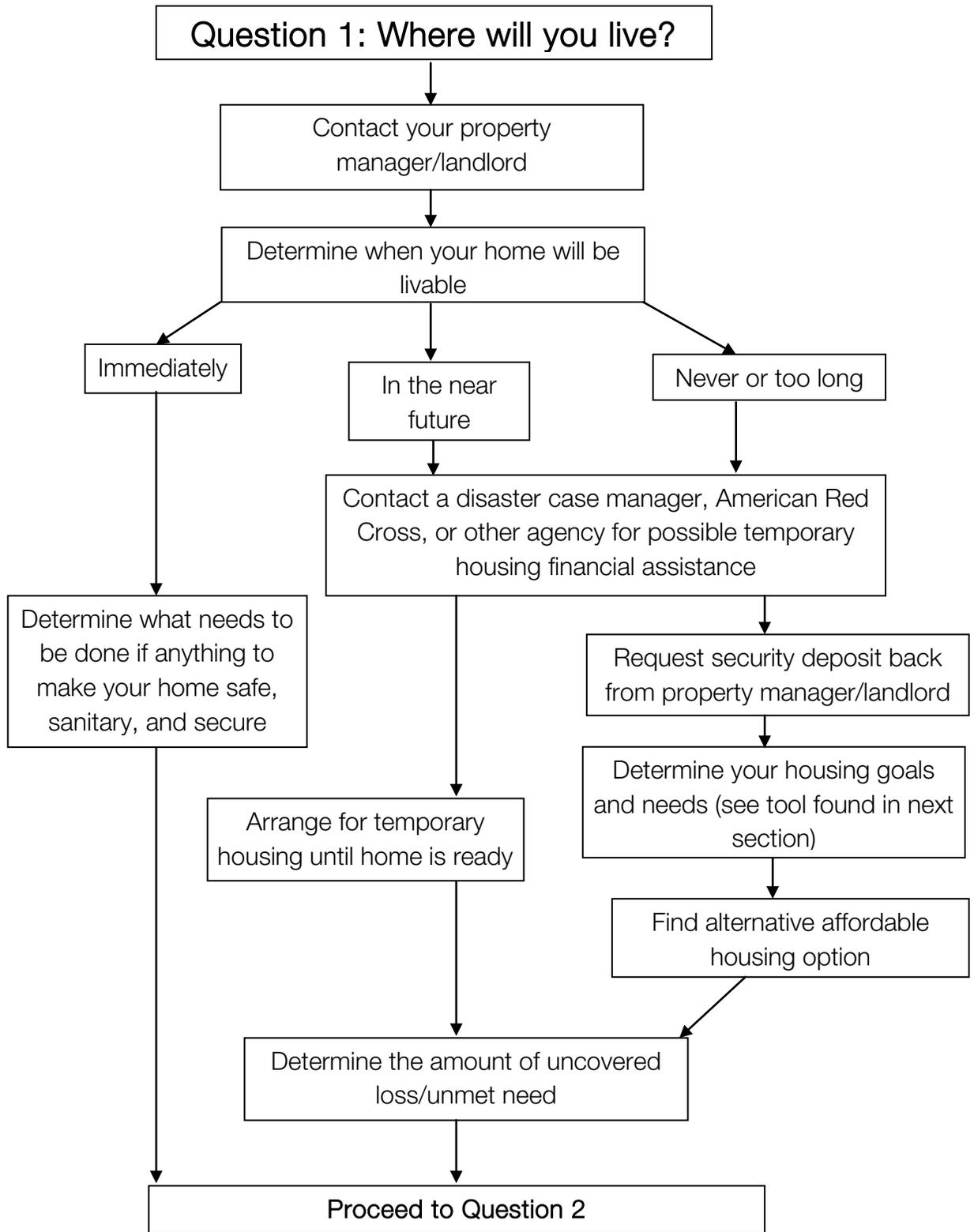
This unit will help you walk through the process of deciding where to live. Action steps provided in this unit will help you ask important questions related to housing and identify action steps based on your answers. Tools are provided to help you narrow down and identify short- and long-term housing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

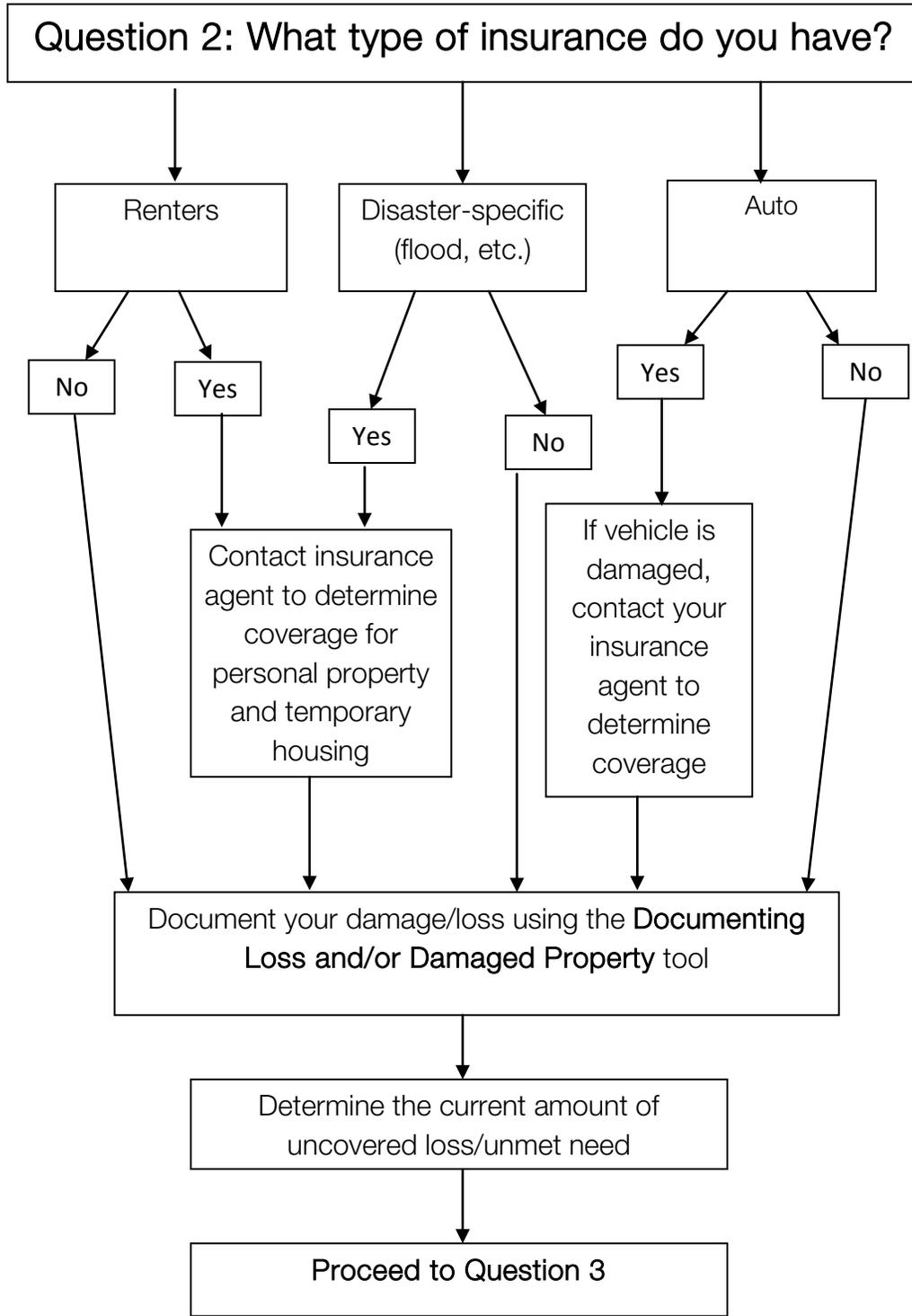
### Action Steps to Explore

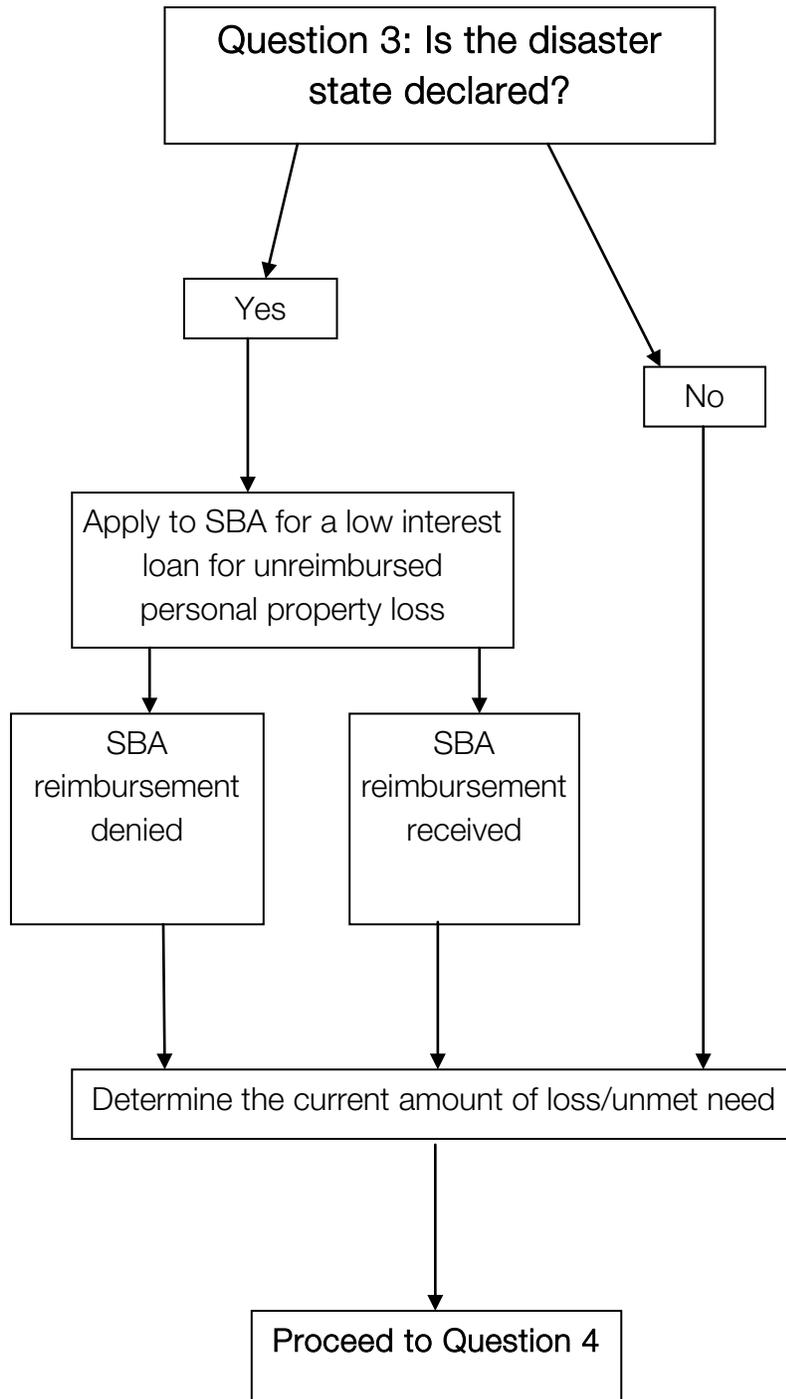
This section of the housing unit of the toolkit will help you answer important questions related to housing, insurance, assistance programs, and resources that may be available to you. As you work your way through the following charts you will begin to see what resources may be available to you. Make 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 eligibility 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.

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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/>.)

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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.

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

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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

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|   | 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.

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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/>.

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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