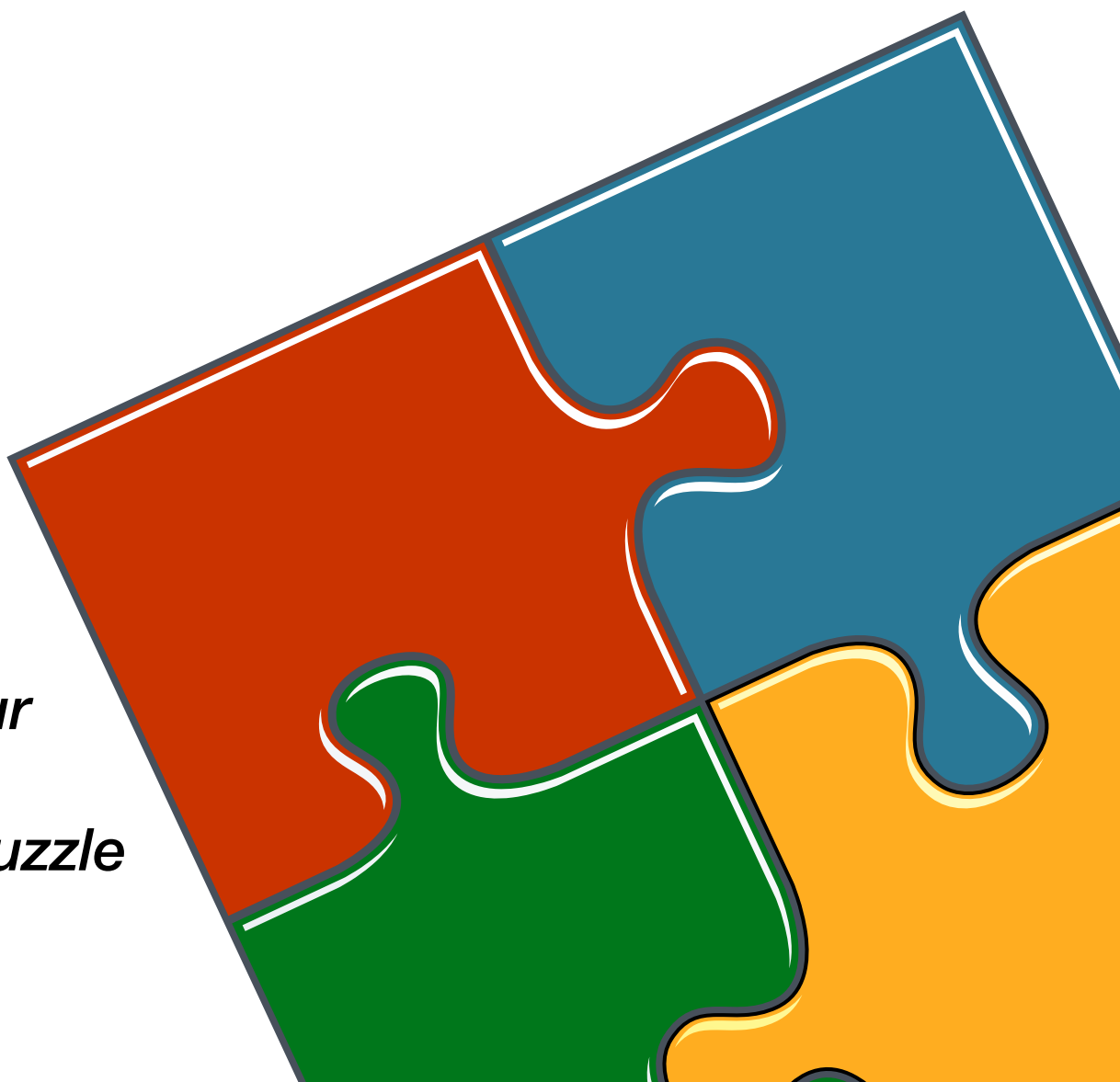


**Recovery After Disaster**

# **The Family Financial Toolkit**

*Putting your  
financial  
recovery puzzle  
together*



# **Unit 9: Disaster Recovery Resources for Families**



## Disaster Recovery Resources for Alabama Families

### Extension Resources

Alabama Cooperative Extension System – [www.aces.edu](http://www.aces.edu)

- Resources to help prepare for and recover from disaster; [www.aces.edu/eden](http://www.aces.edu/eden)
- Family – Resources on resource management, parenting, food, nutrition, and health; <http://www.aces.edu/family-health/families-children/>

Other Extension Resources

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

### Disaster 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 Program provides relief and recovery services, including emergency food, shelter, direct financial assistance, counseling, and support; [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org) or 1-800-919-9338
- 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 community that has been declared a federal disaster area; [www.fema.gov](http://www.fema.gov) or 1-800-621-FEMA
- The Salvation Army – Provides assistance and resources during a disaster; contact your local Salvation Army office 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 disaster recovery assistance as well as immediate relief; <http://new.gbgm-umc.org/umcor/work/emergencies/> or 212-870-3951

Alabama Relief Agencies

- Lutheran Ministries of Alabama – Works with the national office of Lutheran Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their care givers; <http://www.lutheranministriesal.org/> or 205-259-6480.

- Alabama Emergency Management Agency – Information on assistance programs for disaster survivors and communities; <http://ema.alabama.gov/index.cfm> or 205-280-2200
- Governor’s Office of Faith-Based and Community Initiatives – Provides information on the Governor’s Emergency Relief fund and provides volunteer coordination; <http://www.servealabama.gov/2010/default.aspx> or (toll free) 877-273-5018
- Alabama Voluntary Organizations Active in Disasters – An association of voluntary agencies and their partners involved in disaster response, recovery, and preparedness; <https://alvoad.communityos.org/cms/about>
- 2-1-1Connects Alabama – Information and referral search service; visit <http://www.211connectsalabama.org/>, or call “211” or 1-888-421-1266 for help with food, housing, employment, health care, counseling, and more.

## Crisis Resources

- Alabama Department of Human Resources - Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; check your phone book or look up county information under the “Counties” tab at <http://dhr.alabama.gov/>
- Crisis Center, Birmingham – Provides 24-hour crisis counseling by telephone, serves Central Alabama (Blount County, Jefferson County, St. Clair County, Shelby County, and Walker County); 205-323-7777 or <http://www.crisiscenterbham.com/crisis-line.php>
- Crisis Center of East Alabama – Provides 24-hour crisis counseling by telephone; 334-821-8600 or <http://www.home.earthlink.net/~crisiscenter/>
- Crisis Services of North Alabama – Provides services for individuals and families in crisis; <http://www.csna.org/index.php> or 24-hour crisis counseling by telephone 256-716-100 (Madison County) or 1-800-691-8426 (Jackson County, Limestone County, and Morgan County)

## Agriculture Resources

- Alabama Cooperative Extension System – <http://www.aces.edu/main/>
- 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>
- Alabama Agricultural Mediation Program – Call 334-240-7249 or visit <http://www.agi.alabama/ag-mediation>
- Alabama Farm Business Management and Financial Analysis Program – Business and financial guidance to farm families on financial statement preparation, debt restructuring, business reorganization and farm transition; visit [http://www.ag.auburn.edu/agec/farm\\_analysis.php](http://www.ag.auburn.edu/agec/farm_analysis.php)
- Alabama Farmers Federation – <http://www.alfafarmers.org/>
- Rural Development – May offer disaster assistance to rural communities; [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
- Natural Resources Conservation Service – May offer disaster assistance to farmers and ranchers; [www.nrcs.usda.gov](http://www.nrcs.usda.gov)
- Farm Service Agency – May offer disaster assistance to farmers and ranchers; [www.fsa.usda.gov](http://www.fsa.usda.gov)

## Benefits Screening, Referral Services, and Assistance

- Alabama Department of Human Resources – Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; check your phone book or look up county information under the “Counties” tab at <http://dhr.alabama.gov/>
- GovBenefits.gov – Official U.S. government website on benefit and assistance programs; [www.govbenefits.gov](http://www.govbenefits.gov)
- 2-1-1Connects Alabama – Information and referral search service; visit <http://www.211connectsalabama.org/>, or call “211” or 1-888-421-1266 for help with food, housing, employment, health care, counseling, and more.

## Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; visit [www.ftc.gov](http://www.ftc.gov) or call 1-877-382-4357
- Alabama Department of Insurance – <http://www.aldoi.org/>
- Alabama Attorney General – Resources on consumer protection, housing, health care, senior legal rights, cars, personal finance, identity theft, charities search, fraud, etc; visit <http://www.ago.state.al.us/> or call Consumer Hotline 1-800-392-5658 or 334-242-7335; Victim Assistance Hotline 1-800-626-7676 or 334-242-7342
- Insurance Information Institute – Aims to improve public understanding of insurance, what it does and how it works; <http://www.iii.org/index.html>
- Direct Marketing Association (DMA) – Submit requests to stop unwanted marketing messages through direct mail, telemarketing and emails:
  - ▷ To stop direct mail marketing: Send a letter to Direct Marketing Association, Mail Preference Service, PO Box 643, Carmel, NY 10512
  - ▷ To stop telemarketing: Send a letter to Direct Marketing Association, Telephone Preference Service, PO Box 1559, Carmel, NY 10512
  - ▷ To stop email marketing: Visit <https://www.dmachoice.org/>
- Do Not Call – Place your phone numbers on FTC’s national registry to stop unwanted telemarketing calls; visit <https://www.donotcall.gov/> or call 1-888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; visit [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688
- Phone Discounts for Low Income Users – Sign up for services such as Lifeline, Telephone Assistance Plan (TAP), and Link-Up; contact your local phone company for information

## Employment and Unemployment Resources

- Community Action Partnerships – Local assistance to families, including energy assistance, weatherization, food and clothing shelves, Head Start, child care programs, and job assistance/training; <http://www.caaalabama.org/index.php?src=>

- U.S. Department of Labor – For information on resources for both employed and unemployed workers visit [www.dol.gov/ebsa/publications/](http://www.dol.gov/ebsa/publications/); for information on retirement and health care benefits for dislocated workers visit [http://www.dol.gov/ebsa/publications/dislocated\\_workers\\_brochure.html](http://www.dol.gov/ebsa/publications/dislocated_workers_brochure.html)
- Alabama Department of Industrial Relations – Information for unemployed workers and employers; visit <http://dir.alabama.gov/>
- Alabama JobLink – Helps with job searching, career planning, and job training; visit <https://joblink.alabama.gov/ada/>
- CareerOneStop – Essential tools to make job searches successful; <http://www.careeronestop.org/>
- Aid to Inmate Mothers – Provides re-entry services that help inmates prepare for release; visit <http://www.inmatemoms.org/Index.htm> or call 1-880-679-0246 or 334-262-2245

## Financial Management

### Money Management

- University of Minnesota Extension – Family resource management resources on financial security for later life, Latino and 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) – Provides daily money management services to members; [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 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 Bank – “Consumer Information” page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; [www.federalreserve.gov/consumerinfo/default.htm/](http://www.federalreserve.gov/consumerinfo/default.htm/)
- Money Sense – Basic financial education information and tools for consumers; <http://www.nysemoneysense.com/>
- MyMoney.gov – Provides information from 20 federal agencies and bureaus on making smart financial choices; also 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 Social Security benefits or find information on Medicare benefits and applications; [www.ssa.gov/](http://www.ssa.gov/)
- U.S. Department of Treasury – Answers to a variety of 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 call 1-800-388-2227
- Consumer Credit Counseling Services – Visit <http://www.cccs.org> or call 651-439-4840 or 1-888-577-2227
- Consumer Credit Counseling Service of Alabama – Visit <https://budgethelp.com/main/main.html> or call 1-800-662-6119

### 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)
  - ▷ U.S. Trustee Program – Information on bankruptcy and related issues in multiple languages; [www.usdoj.gov/ust/index.htm](http://www.usdoj.gov/ust/index.htm)
- Gambling Resources:
  - ▷ Gamblers Anonymous – Visit <http://gamblersanonymous.org/ga/index.php> or call 1-888-GA-HELPS
  - ▷ National Council on Problem Gambling – Visit [www.ncpgambling.org](http://www.ncpgambling.org) or call 202-547-9204

## Food and Nutrition Resources

- Alabama Cooperative Extension System Health & Nutrition program – Discover how to make healthy food choices while stretching food dollars; <http://www.aces.edu/family-health/health-nutrition/>
- Angel Food Ministries – National non-profit, non-denominational food relief agency; <http://www.angelfoodministries.cm/>
- Alabama Food Banks – To locate food banks in Alabama, visit <http://feedingamerica.org/foodbank-results.aspx?state=AL>
- Alabama Department of Human Resources – Food Assistance division administers the Supplemental Nutrition Assistance Program (SNAP); [http://dhr.alabama.gov/services/Food\\_Assistance/Food\\_Assistance\\_Division.aspx](http://dhr.alabama.gov/services/Food_Assistance/Food_Assistance_Division.aspx)
- Free or Reduced School Breakfast and Lunches – Apply any time to your local school district
- MyPyramid – Provides personalized eating plans and interactive tools to help assess and plan food choices based on the Dietary Guidelines for Americans; <http://www.mypyramid.gov/>
- Spend Smart, Eat Smart – Ideas for saving money on food 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 Program) – Provides supplemental foods, health care referrals, and nutrition education for low-income women, infants, and children up to age five who are at nutritional risk; [www.fns.usda.gov/wic/](http://www.fns.usda.gov/wic/)

## Health Care, Medical, and Dental Resources

- Dental Clinics – A list provided by the Alabama Dental Association; dental clinics in Alabama; [http://aldaonline.org/files/Dental\\_Clinic\\_List.pdf](http://aldaonline.org/files/Dental_Clinic_List.pdf)
- Alabama Department of Public Health – Provides resources to protect, maintain, and improve health; visit <http://www.adph.org/> or consult local phone book to find locations throughout the state
- Alabama Department of Health and Human Services - <http://www.alabama.gov/portal/secondary.jsp?id=healthServices>
- Health Insurance – Alabama Department of Insurance provides health insurance information and tools for individuals, families and employers; <http://healthinsurance.alabama.gov/index.htm>

## Housing Resources

### Heating Assistance

- Alabama Weatherization Association – Energy conservation assistance and weatherization programs for low income individuals and families; <http://caaalabama.org/index.php?src=gendocs&ref=WAP%20Home&category=WAP>
- Alabama Weatherization Assistance Program (WAP) – Apply for weatherization assistance online; <http://www.adeca.alabama.gov/C14/Weatherization%20Assistance%20Prog/default.aspx>
- 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 – Information on buying a home, avoiding foreclosure, and more; [www.fha.gov](http://www.fha.gov)
- Hope for Homeowners – Helps homeowners in distress; visit <http://www.hopenow.com> or call 1-888-995-4673
- Federal Reserve Bank – Resources to help with mortgage payment difficulties; [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
- Alabama Housing Finance Authority – Offers products and services to help Alabamans buy and fix up homes; visit <https://www.ahfa.com/default.aspx>
- U.S. Department of Housing and Urban Development – Information to help those in foreclosure or worried about it in the future; visit [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) or call 1-800-569-4287

- Other Debt Resources:
  - ▷ Federal Reserve Bank – Consumer Information page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers 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)
  - ▷ U.S. Department of Education – Student loan consolidation information; visit [www.ed.gov](http://www.ed.gov) or call 1-800-872-5327

### Investment Resources

- Federal Reserve Bank – Consumer Information page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; [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)

## Legal Resources

- Legal Services Alabama – A guide to free and low-cost civil legal services; <http://www.lawhelp.org/al/>
- FindLegalHelp – Consumers’ guide to free legal help; <http://apps.americanbar.org/legal-services/findlegalhelp/freehelp.cfm?id=AL>
- Alabama Bar Associations – Comprehensive directory of bar associations in Alabama; visit <http://www.hg.org/bar-associations-alabama.asp>

## Military Service Member Resources

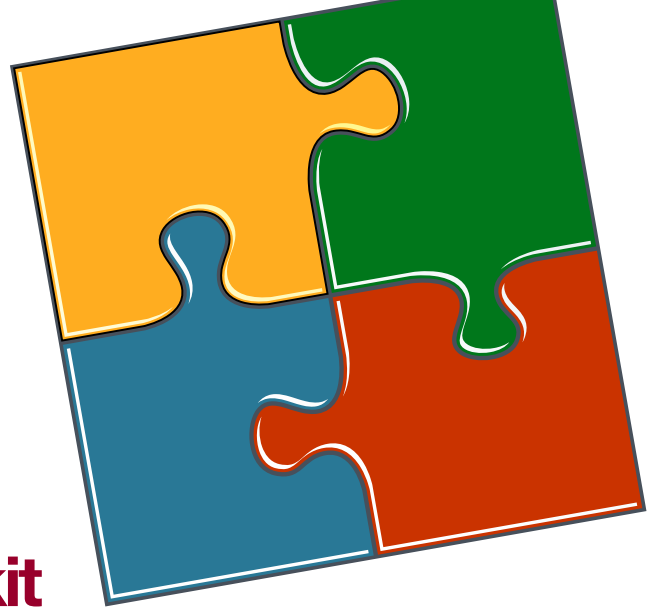
- Military One Source – Education, information, resources, referrals, and counseling for military service members and their families; <http://www.militaryonesource.com/skins/mos/home.aspx>
- Helpful links and resources for military families – From the Better Business Bureau in Central Alabama & the Wiregrass; <http://centralalabama.bbb.org/Military/Links/>
- TurboTAP – The U.S. Department of Defense’s official website for service members returning home from active duty; <http://www.turbotap.org>
- Family and caregiver support resources in Alabama -- [https://www.nationalresourcedirectory.gov/family\\_and\\_caregiver\\_support/states\\_and\\_territories/alabama](https://www.nationalresourcedirectory.gov/family_and_caregiver_support/states_and_territories/alabama)

## Parenting and Family Education Resources

- Alabama Cooperative Extension System – Parenting education resources; <http://www.aces.edu/family-health/families-children/>
- Children, Youth and Families Education and Research Network (CYFERnet) – Connects to research, policy and resources; <http://www.cyfernet.org/>
- 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 and information on working together as parents, whatever your family situation; <http://www.wecanparenttogether.org/>

## Tax Assistance

- Alabama Department of revenue – Provides forms and information; <http://www.ador.state.al.us/incometax/itindex2.html>
- AARP Tax-Aid – Free tax preparation assistance services; visit [www.aarp.org/money/taxaide/](http://www.aarp.org/money/taxaide/) or call 1-888-227-7669
- Internal Revenue Service – Visit [www.irs.gov](http://www.irs.gov) or call 1-800-829-1040
- Legal Services Alabama – Free legal assistance to low-income and non-English speaking taxpayers; visit <http://www.legalservicesalabama.org/services/clinic.html> or 1-877-393-2333
- United Way 2-1-1 – Find free tax assistance locations and other resources; [www.211unitedway.org](http://www.211unitedway.org) or dial “211” or 1-800-543-7709



## Recovery After Disaster The Family Financial Toolkit

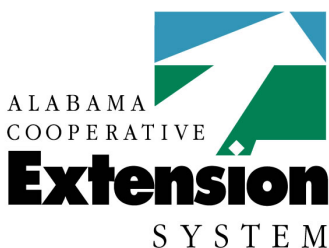
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Visit [www.extension.umn.edu/toughtimes/](http://www.extension.umn.edu/toughtimes/) for more information in this toolkit and other University of Minnesota resources.

This material is available in alternative formats upon request. Direct requests to 612-626-6602.

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