Recovery After Disaster
The Family Financial Toolkit

Putting your financial recovery puzzle together
Unit 9: Disaster Recovery Resources for Families
In Alabama
Disaster Recovery Resources for Alabama Families

Extension Resources

Alabama Cooperative Extension System – www.aces.edu
- Resources to help prepare for and recover from disaster; 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
- 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 or 1-800-919-9338
- DisasterAssistance.gov includes several useful checklists, forms, and other recovery resources from 17 federal agencies; www.disasterassistance.gov
- 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 or 1-800-621-3362
- The Salvation Army – Provides assistance and resources during a disaster; contact your local Salvation Army office or go to www.salvationarmy.org
- Small Business Administration (SBA) – Provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and private, non-profit organizations to repair or replace property that has been damaged or destroyed in a declared disaster; www.sba.gov/services/disasterassistance/
- United Methodist Committee on Relief (UMCOR) – Provides long-term disaster recovery assistance as well as immediate relief; www.umcor.org/UMCOR/Programs/Disaster-Response/ or call 202-548-4002

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/
• Alabama Emergency Management Agency – Information on assistance programs for disaster survivors and communities; [ema.alabama.gov](http://ema.alabama.gov)
• 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](http://www.servealabama.gov) 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](https://alvoad.communityos.org/cms/about)
• 2-1-1Connects Alabama – Information and referral search service; visit [http://www.211connectsalabama.org](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 [dhr.alabama.gov](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 [crisiscenterbham.com/crisis-line.php](http://crisiscenterbham.com/crisis-line.php)
• Crisis Center of East Alabama – Provides 24-hour crisis counseling by telephone; 334-821-8600
• Crisis Services of North Alabama – Provides services for individuals and families in crisis; [csna.org](http://csna.org) or 24-hour crisis counseling by telephone 256-716-1000 or 1-800-273-8255 (Madison County, Jackson County, Limestone County, and Morgan County)

### Agriculture Resources

• Alabama Cooperative Extension System – [aces.edu](http://aces.edu)
• Families in Tough Times: Resources for Farm Families – Collection of resources for families who live on a farm and/or work in agriculture; [extension.umn.edu/toughtimes/farmfamilies.html](http://extension.umn.edu/toughtimes/farmfamilies.html)
• Alabama Agricultural Mediation Program – Call 334-240-7151 or visit [agi.state.al.us/ag-mediation](http://agi.state.al.us/ag-mediation)
• Alabama Farmers Federation – [www.alfafarmers.org](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 dhr.alabama.gov/
- 2-1-1Connects Alabama – Information and referral search service; visit 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; consumer.ftc.gov
- Alabama Department of Insurance – aloi.org/
- Alabama Attorney General – Resources on consumer protection, housing, health care, senior legal rights, cars, personal finance, identity theft, charities search, fraud, etc; visit ago.state.al.us/ or call Consumer Protection Section 1-800-392-5658 or 334-242-7335; Office of Victim Assistance 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; www.iii.org/
- The Federal Trade Commission provides several resources for opting out of unwanted direct marketing mail, telemarketing and email marketing; consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email
- Do Not Call – Place your phone numbers on FTC’s national registry to stop unwanted telemarketing calls; visit donotcall.gov/ or call 1-888-382-1222
- Opt Out of Credit – “Opt-out” of pre-approved credit offers; visit 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; caalabama.org/
• U.S. Department of Labor – For information on resources for both employed and unemployed workers visit dol.gov/ebsa/publications/; for information on retirement and health care benefits for dislocated workers see 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; joblink.alabama.gov/ada/
• CareerOneStop – Essential tools to make job searches successful; careeronestop.org/
• Aid to Inmate Mothers – Provides re-entry services that help inmates prepare for release; visit innatemoms.org/ or call 1-800-679-0246 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; extension.umn.edu/Family/
• American Association of Daily Money Managers (AADMM) – Provides daily money management services to members; www.aadmm.com/
• AARP – Money management information with focus on those 50 and older; www.aarp.org/money/
• American Institute of Certified Public Accountants – Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; www.360financialliteracy.org/
• Consumer Federation of America – Provides consumers with a 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/forconsumers
• 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/
• Money Sense – Basic financial education information and tools for consumers; www.nysemoneysense.com/
• MyMoney.gov – Provides information from 20 federal agencies and bureaus on making smart financial choices; also available in Spanish; www.mymoney.gov/
• Smart About Money – Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education; www.smartaboutmoney.org/
• Social Security Administration – Estimate future Social Security benefits or find information on Medicare benefits and applications; www.ssa.gov/
• U.S. Department of Treasury – Answers to a variety of personal finance questions; treasury.gov/ics
Credit Counseling
• National Foundation for Credit Counseling – Find a certified agency; www nfcc.org or call 1-800-388-2227
• Consumer Credit Counseling Service of Alabama budgethelp.com/main/ 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/67265
  • AlabamaLegalHelp.org is an independent non-profit organization that provides qualifying low-income families with legal aid and assistance in civil matters; www.alabamalegalhelp.org or 1-866-456-4995
  • U.S. Trustee Program – Information on bankruptcy and related issues in multiple languages; www.usdoj.gov/ust

• Gambling Resources:
  • Gamblers Anonymous – gamblersanonymous.org/ga/ or call 1-888-GA-HELPS
  • National Council on Problem Gambling – 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
• Alabama Food Banks – To locate food banks in Alabama, go to http://www.feedingamerica.org and select Alabama from the drop down menu under Feeding America in Your Community
• Alabama Department of Human Resources – Food Assistance division administers the Supplemental Nutrition Assistance Program (SNAP); go to http://www.dhr.alabama.gov/services and select Food Assistance under the Services section.
• Free or Reduced School Breakfast and Lunches – Apply any time to your local school district.
• Choose My Plate – Provides personalized eating plans and interactive tools to help assess and plan food choices based on the Dietary Guidelines for Americans; choosemyplate.gov
• Spend Smart, Eat Smart – Ideas for saving money on food and nutritious eating from Iowa State University Cooperative Extension; 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; cnpp.usda.gov/
• WIC (Women, Infants & Children Program) in Alabama – 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; http://www.adph.org/wic

Health Care, Medical, and Dental Resources

• Dental Clinics – A list provided by the Alabama Dental Association; dental clinics in Alabama; http://www.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/wic or consult local phone book to find locations throughout the state
• Alabama Department of Mental Health - mh.alabama.gov
• Health Insurance – Alabama Department of Insurance provides health insurance information and tools for individuals, families and employers; http://www.insurance.alabama.gov

Housing Resources

Heating Assistance
• Alabama Weatherization Association – Energy conservation assistance and weatherization programs for low income individuals and families; http://www.alawx.org
• The Alabama Department of Economic and Community Affairs (ADECA) supports the state Weatherization Assistance Program (WAP) and the Low-Income Home Energy Assistance Program (LIHEAP); adeca.alabama.gov/Divisions/energy/pages/EnergyAssistance.aspx

Foreclosure Prevention Resources
• FDIC Foreclosure Prevention – Helps consumers avoid unnecessary foreclosures and stop foreclosure “rescue” scams; fdic.gov/consumers/loans/prevention/
• Federal Housing Administration – Information on buying a home, avoiding foreclosure, and more; http://portal.hud.gov/hudportal/HUD or 1-800-225-5342
• Hope for Homeowners – Helps homeowners in distress; http://www.hopenow.com/ or call 1-888-995-4673
• Federal Reserve Bank – Resources to help with mortgage payment difficulties; federalreserve.gov/consumerinfo/foreclosure
• Alabama Housing Finance Authority – Offers products and services to help Alabamans buy and fix up homes; ahfa.com
• U.S. Department of Housing and Urban Development – Information to help those in foreclosure or worried about it in the future; hud.gov/foreclosure
Other Debt Resources:

- Federal Reserve Bank – Consumer Information page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more; federalreserve.gov/consumerinfo/
- Power Pay – Interactive calculator helps determine how to manage credit and debt; extension.usu.edu/finance
- U.S. Department of Education – Student loan consolidation information; 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/
- Financial Industry Regulatory Authority – Investing information; http://www.finra.org/investors/
- U.S. Securities and Exchange Commission – Consumer investing publications and online calculators; http://investor.gov/

Legal Resources

- Alabama Legal Help – A guide to free and low-cost civil legal services; alabamalegalhelp.org
- FindLegalHelp – Consumers’ guide to free legal help; apps.americanbar.org/legalservices/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.mil/
- Helpful links and resources for military families – From the Better Business Bureau in Central Alabama & the Wiregrass; centralalabama.bbb.org/military-line
- 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 – nrd.gov Use the search function to locate Alabama resources
Parenting and Family Education Resources

• Alabama Cooperative Extension System – Parenting education resources; 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/

Tax Assistance

• Alabama Department of Revenue – Provides forms and information; info line 334-242-1170 revenue.alabama.gov/incometax/generaltaxforms.cfm
• AARP Tax-Aid – Free tax preparation assistance services; http://www.aarp.org/money/taxes/aarp_taxaide/ or call 1-888-227-7669
• Internal Revenue Service – http://www.irs.gov/ or call 1-800-829-1040
  Offices in Alabama
  • Birmingham: 205-912-5333
  • Dothan: 334-702-3470
  • Florence: 256-764-6731
  • Huntsville: 256-539-0642
  • Mobile: 251-341-5946
  • Montgomery: 334-264-2453
• Alabama Legal Help – Free legal assistance to low-income and non-English speaking taxpayers; alabamalegalhelp.org or 1-866-456-4995 (English) or 1-888-835-3505 (Spanish)