Disaster Recovery Resources for Minnesota Families

**Extension Resources**

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](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](http://www.extension.org/) – Resources from several state Extension programs across the nation;

**Disaster Resources**

**National Relief Agencies**
- [American Red Cross](http://www.redcross.org) – Helps prepare communities for emergencies and keep people safe;
- [Catholic Charities](http://www.catholiccharitiesusa.org) – 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](http://www.extension.org/pages/Extension_Disaster_Education_Network_Community_Page) – Educational resources to reduce the impact of natural and man-made disasters;
- [Federal Emergency Management Agency (FEMA)](http://www.fema.gov) – 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)](http://www.lssmn.org/disaster/) – 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](http://www.salvationarmy.org) – 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)](http://www.sba.gov/services/disasterassistance/) – 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)](http://new.gbgm-umc.org/umcor/work/emergencies/) – Provides long-term recovery as well as immediate relief; [http://new.gbgm-umc.org/umcor/work/emergencies/](http://new.gbgm-umc.org/umcor/work/emergencies/) or 212-870-3951
Minnesota Relief Agencies

- 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)

Crisis Resources

- 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
- 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

- University of Minnesota Extension – [http://www.extension.umn.edu/Agriculture/](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](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
- Rural Development – May have disaster programs available for rural communities; [www.rurdev.usda.gov](http://www.rurdev.usda.gov)
- Natural Resources Conservation Service – May have disaster programs available for farmers and ranchers; [www.nrcs.usda.gov](http://www.nrcs.usda.gov)
- Farm Service Agency – May have disaster programs available for farmers and ranchers; [www.fsa.usda.gov](http://www.fsa.usda.gov)

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)
• MinnesotalHelp.info – Online directory to find human services, information and referral, financial assistance, and other forms of help; www.minnesotalhelp.info/public
• Senior Linkage Line – Link to services for seniors; www.tcaging.org/findinghelp/ or 800-333-2433
• United Way 2-1-1 – Get basic info and locate services to meet needs; www.211unitedway.org or dial “211” or 800-543-7709

### Consumer Education and Protection

• Federal Trade Commission – Provides consumer protection information; www.ftc.gov or 877-382-4357
• Insurance Federation of Minnesota – Insurance help line; www.insurancemn.org or 651-292-1099
• MN Attorney General – Resources on consumer protection, housing, healthcare, seniors, cars, personal finance, identity theft, charities search, fraud, etc; www.ag.state.mn.us/ or 800-657-3787 or 651-296-3353
• MN Department of Commerce – Info and guidance on banking and insurance; www.commerce.state.mn.us or 800-657-3602 or 651-296-2488
• 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) – 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.emps.org
• Do Not Call – Place phone numbers on FTC’s national registry; www.donotcall.gov or 888-382-1222
• Opt Out of Credit – “Opt-out” of pre-approved credit offers; www.optoutprescreen.com or 888-567-8688
• Phone Discounts for Low Income Users – Services like Lifeline, Telephone Assistance Plan (TAP), and Link-up; contact local phone company for information

### Employment and Unemployment Resources

• Community Action Partnerships – Local assistance to families including: energy assistance, weatherization, food & clothing shelves, Head Start, child care programs, and job assistance/training; www.mncaa.org
• Department of Labor – Resources for employed & unemployed workers (www.dol.gov/ebsa/publications/) and retirement and health care information for dislocated workers (www.dol.gov/ebsa/publications/dislocated_workers_brochure.html)
Disaster Recovery Resources for Minnesota Families

- **MN Workforce Centers** – Helps with searching for a job, career planning, and job training; [http://www.mnwfc.org](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/](http://www.uimn.org/)
- **MN Unemployed** – Direct links to information and services; [http://www.minnesotaunderemployed.com/](http://www.minnesotaunderemployed.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

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### 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/](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/](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
Disaster Recover Resources for Minnesota Families

- **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](http://www.extension.org/pages/Financial_Security_for_All_Debtor_Education) – Approved debtor education course from eXtension;
  - Law Help MN – [http://www.lawhelpmn.org/MN/index.cfm](http://www.lawhelpmn.org/MN/index.cfm); click “Consumer & Debt” and then “Bankruptcy”

- **Gambling Resources:**
  - Gamblers Anonymous – [www.minnesotaga.org](http://www.minnesotaga.org) or 888-GA-HELPS
  - [Gambling Problems Resource Center](http://www.miph.org/gambling/) – Prevention, education, and resources; 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/](http://www.extension.umn.edu/Nutrition/) or 612-625-8260
- **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](http://www.dhs.state.mn.us) or contact County Family Services
- **Free or Reduced School Breakfast and Lunches** – Apply anytime with local school district
Disaster Recover Resources for Minnesota Families

- **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
- **Spend Smart, Eat Smart** – Ideas for saving and nutritious eating from Iowa State University Cooperative Extension; [http://www.extension.iastate.edu/foodsavings](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/](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](http://www.appletreedental.org/DentalServices/ClinicLocations/default.aspx)
- **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/lsserver/Legacy/DHS-4741-ENG](http://edocs.dhs.state.mn.us/lsserver/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

- **Federal Housing Administration** – [www.fha.gov](http://www.fha.gov)
- **Hope for Homeowners** – Helps homeowners in distress; www.hopenow.com or 888-995-4673
- **Federal Reserve** – Resources to help with mortgage payment difficulties; [www.federalreserve.gov/consumerinfo/foreclosure.htm](http://www.federalreserve.gov/consumerinfo/foreclosure.htm)
- **HOMELine** – Resources for tenants impacted by foreclosure; 612-728-5767 or 866-866-3546
Disaster Recovery Resources for Minnesota Families

- Housing Link – Information on affordable rental listings in Minnesota; www.housinglink.org/Home.aspx
- Minnesota Homeownership Center – Provides info/resources to help Minnesotans begin/maintain home ownership; www.hocmn.org/ or (metro) 651-659-9336 or (greater MN) 866-462-6466
- Minnesota Housing Finance Agency – Offers products and services to help Minnesotans buy and fix up homes; www.mnhousing.gov or 800-657-3769
- U.S. Department of Housing and Urban Development – Information to help those in or worried about foreclosure future; www.hud.gov/foreclosure or 800-569-4287

Immigration and Human Rights Issues

- MN Department of Human Rights – www.humanrights.state.mn.us/

Legal Resources

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

Military Service Member Resources

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

Parenting and Family Education Resources

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

- **Accountability Minnesota** – Listing of free tax filing clinics; [www.accountabilitymn.org](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](http://tax.umn.edu/Law%20School%20Tax%20Clinic.pdf) or 612-625-5515

*These resources were compiled by Phyllis Onstad, Sara Croymans, and Shirley Anderson-Porisch, Extension Educators with the University of Minnesota Extension. It was last revised February 2011.*

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