

Disaster Recovery Resources for Michigan Families

Extension Resources

Michigan State University Extension - <https://www.canr.msu.edu/outreach/>

- Severe Weather and Flooding – Information for agriculture, family, community and home; <https://www.canr.msu.edu/flooding/index>
- Family – Resources on aging, bullying, caregiving, early childhood development, homeownership, managing relationships, money management and violence prevention; <https://www.canr.msu.edu/family/index>
- Ask an Expert – information and resources for consumers, farmers, businesses with questions; <https://www.canr.msu.edu/outreach/ask-an-expert>
- Farms Impacted by Flooding - <https://www.canr.msu.edu/resources/resources-for-farms-impacted-by-flooding>
- Rapid Response for Agriculture - <https://www.canr.msu.edu/agriculture/Rapid-Response-for-Agriculture/index>

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
- Consumer Financial Protection Bureau: [Your Disaster Checklist](#) to protect financial records.
- Extension Disaster Education Network – Educational resources to reduce the impact of natural and man-made disasters; <https://extensiondisaster.net/>. The [Children and Disasters](#) page offers useful tips to help children, youth and teens respond to and recover from disasters.
- 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-FEMA For housing assistance information, <https://www.fema.gov/what-specific-items-are-covered-housing-assistance>
- Federal Trade Commission (FTC) – practical tips to help financially prepare for, deal with and recover from a weather emergency plus spotting scams and imposters; <https://www.consumer.ftc.gov/features/dealing-weather-emergencies>
- [Housing Counseling Disaster Recovery Toolkit](#) from U. S. Housing and Urban Development (HUD): checklists
 - [Household Recovery](#) goes over filing insurance claims, contacting your mortgage company and other creditors, protecting your income and credit rating, applying for disaster assistance, and managing the rebuilding process.
 - [Insurance Claims](#) reviews the steps to file homeowner and renter insurance claims.
 - [Working with Contractors](#) contains tips on finding a contractor, executing a contract, and overseeing the work.
 - [Healthy Homes](#) after a Disaster covers rebuilding including protecting yourself, staying safe, and damage assessment.
 - [Avoiding Post-Disaster Scams and Fraud](#) helps with awareness of many types of contractor, financial, fake charity, and car scams targeting disaster victims.

- National Consumer Law Center: [Disaster Relief Flow Chart](#) visualized homeowner post-disaster road to recovery.
- 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/

Michigan Relief Agencies

- Michigan Local Emergency Management Programs - coordinates state and federal resources to assist local government after an emergency or disaster event.
https://www.michigan.gov/msp/0,4643,7-123-72297_60152_66814---,00.html
- MIReady - Preparing for disasters; <https://www.michigan.gov/miready>
- Ready.gov in Michigan - <https://www.ready.gov/michigan>
- Michigan Volunteer Registry - to help support a public health or medical emergency response; https://www.mivolunteerregistry.org/clientdocs/MI_FAQ.pdf

Crisis Resources

- Michigan Department of Health and Human Services - Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; locate county offices on the “Contact Us” page at <https://www.michigan.gov/mdhhs/>
- Michigan Crisis Services - Connect with various crisis intervention hotlines; Call 211 or <https://www.mi211.org/get-help/crisis-services>
- Community Mental Health Crisis Hotline - Call 800-317-0708 or <https://www.cmhcm.org/services/crisis.html>

Agriculture Resources

- Michigan State University Extension - <https://www.canr.msu.edu/agriculture/index>
- Severe Weather and Flooding: Agriculture - <https://www.canr.msu.edu/flooding/agriculture>
- Resources for Farms Impacted by Flooding - <https://www.canr.msu.edu/resources/resources-for-farms-impacted-by-flooding>
- Delayed Planting Resources - <https://www.canr.msu.edu/resources/delayed-planting-resources>
- Ask and Expert: Answers from agriculture experts - <https://www.canr.msu.edu/outreach/ask-an-expert>
- Managing Farm Stress - https://www.canr.msu.edu/managing_farm_stress/index

Benefits Screening, Referral Services and Assistance

- MI Bridges - Helps people determine eligibility for public health care, child care, tax credits, food support and energy assistance; English, Spanish and Arabic;
https://newmibridges.michigan.gov/s/isd-landing-page?language=en_US
- Michigan Department of Health and Human Services - Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and

older people; locate county offices on the “Contact Us” page at

<https://www.michigan.gov/mdhhs/>

- GovBenefits.gov – Official U.S. government website on benefit and assistance programs; <https://www.usa.gov/benefits>
- Michigan Aging and Adult Services Agency – Link to services for seniors and county offices; <https://www.michigan.gov/osa/>
- United Way 2-1-1 – National information and referral search service for help with food, housing, employment, health care, counseling, and more; www.211.org or call “211” or 1-800-543-7709.

Consumer Education and Protection

- Federal Trade Commission – Provides consumer protection information; visit www.ftc.gov or call 1-877-382-4357
- Michigan Department of Insurance and Financial Services – Insurance help line; visit <https://www.michigan.gov/difs/> or call 877-999-6442
- Michigan Attorney General – Resources on consumer protection, housing, health care, senior legal rights, cars, personal finance, identity theft, charities search, fraud, etc.; visit <https://www.michigan.gov/ag> or call 1-517-335-7622 or email miag@michigan.gov
- Consumer Financial Protection Bureau – Financial tools about various consumer loans, financial products, money management, buying a house, planning for college and retirement; <https://www.consumerfinance.gov/>
- Insurance Information Institute – Aims to improve public understanding of insurance, what it does and how it works; www.iii.org
- 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 www.dmachoice.org
- Do Not Call – Place your phone numbers on FTC’s national registry to stop unwanted telemarketing calls; visit www.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

- Michigan Community Action - Local assistance to families, including energy assistance, weatherization, food and clothing shelves, Head Start, child care programs, and job assistance/training; <https://mcac.memberclicks.net/> to find local agency
- U.S. Department of Labor – For information on resources for both employed and unemployed workers visit www.dol.gov/ebsa/publications/; for information on retirement and health care benefits for dislocated workers visit <https://www.dol.gov/>
- Michigan Works! – Helps with job searching, career planning, and job training; visit <https://www.michiganworks.org/> or call 1-800-285-9675
- Michigan Department of Labor – Essential tools to make job searches successful; <https://www.michigan.gov/leo/0,5863,7-336-94266--,00.html>

- Michigan Unemployment Insurance Agency - Temporary benefits to qualified persons out of work; https://www.michigan.gov/leo/0,5863,7-336-78421_97241---,00.html
- Michigan Unemployment Insurance - Direct links to information and services; https://miwam.unemployment.state.mi.us/ClmMiWAM/_/
- Offender Success - Provides re-entry services that help inmates prepare for release and resources for ex-offenders in job searches, housing, clothing, and family services; visit <https://www.michigan.gov/corrections/0,4551,7-119-33218---,00.html> / or call for prisoners or for parolees in the community 517-335-2253

Financial Management

- Michigan State University Extension - Family resource management resources on financial security for later life, financial literacy, resource management for daily living, and homeownership; <https://www.canr.msu.edu/mimoneyhealth/>
- 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 over; www.aarp.org/money/
- American Institute of Certified Public Accountants - Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; www.360financialliteracy.org
- Consumer Federation of America - Provides consumers with a 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/
- 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; <https://www.moneysense.ca/>
- 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; <http://www.treasury.gov/resource-center/faqs/Personal-Finance/Pages/default.aspx>

Credit Counseling

Credit Counseling

- National Foundation for Credit Counseling - Find a certified agency; www.nfcc.org or call 1-800-388-2227
- Consumer Credit Counseling Services - Visit <https://www.consumercredit.com/michigan> or call 800-769-3571

Debt Management

- Bankruptcy Resources:
 - Eastern District of Michigan - Filing without an attorney; <https://www.mieb.uscourts.gov/content/filing-without-attorney>

- Western District of Michigan - <https://www.miwb.uscourts.gov/>
- U.S. Trustee Program - Information on bankruptcy and related issues in multiple languages; www.usdoj.gov/ust/index.htm
- Gambling Resources:
 - Gamblers Anonymous - Visit https://www.michigan.gov/mdhhs/0,5885,7-339-71550_2941_4871_43661_64090-295819--,00.html or call 1-800-270-7117
 - Gambling Problems Resource Center - Prevention, education, and resources for solving gambling problems; visit <http://www.michapg.com/treatment/> or 1-800-333-4673
 - National Council on Problem Gambling - Visit www.ncpgambling.org or call 202-547-9204
- 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/
 - Power Pay - Interactive calculator helps determine how to manage credit and debt; <https://powerpay.org>
 - U.S. Department of Education - Student loan consolidation information; visit 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; www.finra.org/investors/
- U.S. Securities and Exchange Commission - Consumer investing publications and online calculators; www.sec.gov/investor.shtml

Food and Nutrition Resources

- Michigan State University Extension Nutrition Programs - Discover how to make healthy food choices while stretching food dollars; <https://www.canr.msu.edu/nutrition/programs>
- Michigan Food Pantries - List of some food pantries; <https://www.foodpantries.org/st/michigan>
- Food Bank Council of Michigan- Cooperative food resource and distribution program to local emergency food providers; <https://www.fbcmich.org/resources/find-a-food-bank/>
- United Way 211 - Help with food <https://www.mi211.org/get-help/food>
- Michigan Food Assistance Programs - Visit https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5527---,00.html or contact your county health and human services office
- Free or Reduced School Breakfast and Lunches - Apply any time to your local school district
- ChooseMyPlate.gov - Personalized eating plans and interactive tools from USDA to help assess and plan food choices based on the Dietary Guidelines for Americans; www.choosemyplate.gov
- USDA Center for Nutrition Policy and Promotion (CNPP) - Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers; <https://www.fns.usda.gov/cnpp>
- 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/

Health Care, Medical and Dental Resources

- Michigan Department of Health and Human Services – Information on health care programs, General Assistance, Healthy Michigan, and Medical Assistance; visit https://www.michigan.gov/mdhhs/0,5885,7-339-71547_2943--,00.html
- MN Low-Cost Health Care Directory - Listing of low-cost or free health care clinics; <https://findahealthcenter.hrsa.gov/> and <http://www.fcomi.org/find-a-clinic.html>

Housing Resources

Heating Assistance - <https://www.michigan.gov/mpsc/>. Contact your local Community Action Agency <https://mcac.memberclicks.net/agency-map> or DHHS <https://www.michigan.gov/mdhhs/>

Foreclosure Prevention Resources

- Help with mortgage payments <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>
- Michigan State Housing Development Authority (MSHDA): <https://www.michigan.gov/mshda/> or 1-855-646-7432.
- Behind on mortgage payments or property taxes? [Step Forward Michigan](#) or call 866-946-7432.
- Find out if Fannie or Freddie own your mortgage, you can search your address on [this federal government site](#)
- Find HUD approved housing counselor: <https://www.consumerfinance.gov/find-a-housing-counselor/>
- County Register of Deeds: records real property documents—deeds, mortgages and liens.
- County Treasurer for property taxes, Hardship Extension & repayment plan. Tax Assessor at your city hall or township for Principle Residence Exemption for owner occupied homes and Poverty Tax Exemption for low income.
- U.S. Department of Housing and Urban Development - Information to help those in foreclosure or worried about it in the future; visit <https://www.hud.gov/homeownerhelp> or call 1-800-569-4287

Home Repairs

- Community Action Agency - <https://mcac.memberclicks.net/> to find local agency.
- USDA Rural Development - in rural areas, visit <https://www.rd.usda.gov/mi> or call 517-324-5190
- Habitat for Humanity - <https://www.habitatmichigan.org/> or call 855-422-6424
- MSHDA's Property Improvement Program - https://www.michigan.gov/mshda/0,4641,7-141-45866_47906_49317-187374--,00.html
- FHLBI's Accessibility Modifications Program at 800-442-2568 or <https://www.fhlbi.com/products-services/community-investment-and-housing/affordable-housing-program> .

Rental Assistance

- To find out about public housing and eligibility, call the Department of Housing and Urban Development's (HUD) Housing Counseling Office: 1-800-569-4287 or hud.gov/program_offices/public_indian_housing/programs/ph

- For renters in distress, Justshelter.org

Immigration and Human Rights Issues

- Michigan Legal Help: For legal resources; <http://www.michiganlegalhelp.org/>.
- MSHDA Fair Housing - information about discrimination and rights, and how to file a complaint <https://www.michigan.gov/mshda/0,4641,7-141-53192---,00.html>
- Michigan Immigrant Rights Center: <https://michiganimmigrant.org/resources>

Legal Resources

- Michigan Legal Help - <https://michiganlegalhelp.org/>
- Michigan Legal Services - <https://milegalservices.org/>
- State Bar of Michigan - To find out if you qualify for legal aid, visit https://www.michbar.org/public_resources/legalaid; to search for a lawyer, go to <https://michiganlegalhelp.org/organizations-courts/find-lawyer/state-bar-of-michigan-lawyer-referral-and-information-service>

Military Service Member Resources

- Michigan Department of Military & Veterans Affairs - <https://www.michigan.gov/dmva/>
- Military One Source - Education, information, resources, referrals, and counseling for military service members and their families; www.militaryonesource.com
- TurboTAP - The U.S. Department of Defense's official website for service members returning home from active duty; <https://www.benefits.va.gov/transition/tap.asp>

Parenting and Family Education Resources

- Michigan State University Extension - Parent education programming and resources; https://www.canr.msu.edu/early_childhood_development/parent-education/index
- Michigan Department of Education - Parent resources https://www.michigan.gov/mde/0,4615,7-140-6598_88187---,00.html
- Michigan Alliance for Families - information, support and education for children with special education needs; <https://www.michiganallianceforfamilies.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; www.pacer.org

Tax Assistance

- AARP Tax-Aid - Free tax preparation assistance services; visit www.aarp.org/money/taxaide/ or call 1-888-227-7669

- Internal Revenue Service - Visit www.irs.gov or call 1-800-829-1040
- IRS Free File <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>
- Volunteer Income Tax Assistance - <https://michiganlegalhelp.org/self-help-tools/income-tax/getting-your-taxes-done-free>
- Michigan Free Tax Help - <http://michiganfreetaxhelp.org/>
- Michigan State University Tax Clinic - free legal-aid clinic that works with low-income taxpayers having controversy with the IRS; <http://taxclinic.law.msu.edu/>
- United Way 211 - Find free tax preparation assistance; <https://www.mi211.org/get-help/financial-tax-assistance>

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