



## Disaster Recovery Resources for Michigan Families

### Michigan State University Extension Resources

- [Michigan State University Extension](#)
  - [Severe Weather and Flooding](#): Information for agriculture, family, community and home
  - [Family](#): Resources on aging, bullying, caregiving, early childhood development, homeownership, managing relationships, money management and violence prevention
  - [Ask an Expert](#): Information and resources for consumers, farmers, businesses with questions
  - [Resources for Farms Impacted by Flooding](#)
  - [Food Safety During Emergencies](#)

### Disaster Resources

#### National Relief Agencies

- [American Red Cross](#): Helps prepare communities for emergencies and keep people safe
- [Catholic Charities](#): The Disaster Preparedness and Response Program provides relief and recovery services, including emergency food, shelter, direct financial assistance, counseling and support (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.
  - 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. (1-899-621-FEMA)
  - [FEMA Housing assistance information](#)
- [Federal Trade Commission \(FTC\), Dealing with Weather Emergencies](#): Practical tips to help financially prepare for, deal with and recover from a weather emergency, plus spotting scams and imposters.

**To contact an expert in your area, visit [extension.msu.edu/experts](https://extension.msu.edu/experts) or call 888-MSUE4MI (888-678-3464)**

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- [Housing Counseling Disaster Recovery Toolkit](#) from the U.S. Department of Housing and Urban Development (HUD), including checklists:
  - [Household Recovery Checklist](#): 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 Checklist](#): Reviews the steps to file homeowner and renter insurance claims.
  - [Working with Contractors Checklist](#): Contains tips on finding a contractor, executing a contract, and overseeing the work.
  - [Healthy Homes After a Disaster Checklist](#): Covers rebuilding including protecting yourself, staying safe, and damage assessments.
  - [Avoiding Post-Disaster Scams and Fraud Fact Sheet](#): 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](#): Visualizes homeowner post-disaster road to recovery.
- [The Salvation Army](#): Provides assistance and resources during a disaster; [contact your local Salvation Army office](#).
- [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.

### Michigan Relief Agencies

- [Michigan Local Emergency Management Programs](#): Coordinates state and federal resources to assist local government after an emergency or disaster event.
- [MIREADY](#): The Michigan State Police MIREADY program provides resources and education to prepare Michigan residents for emergencies, disasters, and threats to our homeland.
- [FEMA/Ready.gov for Michigan](#)
- [Michigan Volunteer Registry](#): To help support a public health or medical emergency response.

### Crisis Resources

- [Michigan Department of Health and Human Services \(MDHHS\)](#): Helps people meet basic needs like health care, economic assistance, and services for children; also serves people with disabilities and older people. [Locate your county office](#)
- [Michigan Crisis Services](#): Connect with various crisis intervention hotlines.

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- Also available: Call 2-1-1 or visit [mi211.org/get-help](http://mi211.org/get-help)
- [Community Mental Health Crisis Hotline: 800-317-0708](tel:800-317-0708)

## Agriculture Resources

- [Michigan State University Extension](#)
  - [Severe Weather and Flooding: Agriculture](#)
  - [Resources for Farms Impacted by Flooding](#)
  - [Delayed Planting Resources](#)
  - [MSU Extension Ask an Expert](#): Answers from agriculture experts with Michigan State University Extension
  - [Managing Farm Stress](#)

## 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; available in English, Spanish and Arabic.
- [Michigan Department of Health and Human Services \(MDHHS\)](#): Helps people meet basic needs like health care, economic assistance, and services for children; also serves people with disabilities and older people. [Locate your county office](#)
- [USA.Gov/Benefits](#): Official U.S. government website on benefit and assistance programs.
- [Michigan Behavioral and Physical Health and Aging Services Administration](#): Services for seniors and information on county offices
- [United Way 2-1-1](#): National information and referral search service for help with food, housing, employment, health care, counseling, and more. Call 2-1-1 or 1-800-543-7709.
  - [2-1-1 Michigan](#)

## Consumer Education and Protection

- [Federal Trade Commission](#): Provides consumer protection information (1-877-382-4357)
- [Michigan Department of Insurance and Financial Services](#): Insurance help line (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. (1-517-335-7622 or email [miag@michigan.gov](mailto: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, and more.
- [Insurance Information Institute](#): Aims to improve public understanding of insurance, what it does, and how it works.
- 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



For additional information, visit [extension.msu.edu](http://extension.msu.edu)

- 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](http://www.dmachoice.org)
- **Do Not Call**: Place your phone numbers on the Federal Trade Commission's national registry to stop unwanted telemarketing calls (1-888-382-1222)
- **Opt-Out of Credit**: "Opt-out" of pre-approved credit offers (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. **Contact your local** agency for more information.
- **U.S. Department of Labor**: For information and resources for employed and unemployed workers, and retirement and health care benefits for dislocated workers.
- **Michigan Works!**: Helps with job searching, career planning, and job training (1-800-285-9675)
- **Michigan Department of Labor and Economic Opportunity (LEO)**: Resources on essential tools to make job searches successful
- **Michigan Unemployment Insurance Agency**: Temporary benefits to qualified persons out of work
  - **MiWAM Portal and Services for Claimants**
- **Offender Success**: Provides re-entry services that help incarcerated persons prepare for release; also provides resources for ex-offenders in job searches, housing, clothing, and family services

### Financial Management

- **Michigan State University Extension Mi Money Health**: Resources for family resource management, financial security for later life, financial literacy, resource management for daily living, and homeownership.
- **American Association of Daily Money Managers (AADMM)**: Provides daily money management services to members
- **AARP**: Money management information with focus on those 50 and over
- **American Institute of Certified Public Accountants**: Tips and tools for managing money through marriage, parenthood, homeownership, college savings, and retirement

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- [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
- [Federal Reserve Bank](#): “Consumer Information” page includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers, and more
- [Money Sense](#): Basic financial education information and tools for consumers
- [MyMoney.gov](#): Provides information from 20 federal agencies and bureaus on making smart financial choices. [Also available in Spanish.](#)
- [Smart About Money](#): Articles, worksheets, and other information to manage dollars better from the National Endowment for Financial Education
- [Social Security Administration](#): Estimate future Social Security benefits or find information on Medicare benefits and applications
- [U.S. Department of Treasury, Financial Literacy and Education Commission](#): Provides a variety of resources for financial literacy, savings, and more

## Credit Counseling

- [National Foundation for Credit Counseling](#): Find a certified agency by visiting their website or call 1-800-388-2227
- [Consumer Credit Counseling Services](#): Visit their website or call 800-769-3571

## Debt Management

### Bankruptcy Resources

- U.S. Bankruptcy Court, [Eastern District of Michigan](#): Filing without an attorney
- U.S. Bankruptcy Court, [Western District of Michigan](#)

### Gambling Resources

- [Gamblers Anonymous](#): Visit the website or call 1-800-270-7117
- [Michigan Association on Problem Gambling](#): Prevention, education, and resources for solving gambling problems. Visit the website or call 517-672-6904.
- [National Council on Problem Gambling](#): Visit the website or call 202-547-9204

### Other Debt Resources

- [Federal Reserve Bank Consumer Information](#): Includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more.
- [PowerPay](#): Interactive calculator helps determine how to manage credit and debt
- [U.S. Department of Education](#): Student loan consolidation information, visit the website or call 1-800-872-5327



## Investment Resources

- [Federal Reserve Bank Consumer Information](#): Includes a credit card repayment calculator, mortgage foreclosure resources, general information for consumers and more
- [Financial Industry Regulatory Authority](#): Investing information
- [U.S. Securities and Exchange Commission](#): Consumer investing publications and online calculators

## Food and Nutrition Resources

- Michigan State University Extension
  - [Nutrition Programs](#)
  - [Food Safety During Emergencies](#)
- [Michigan Food Pantries](#): List of some food pantries in Michigan
- [Food Bank Council of Michigan](#): Cooperative food resource and distribution program to local emergency food providers
- [United Way 2-1-1](#): Help with accessing food. Also available in Spanish.
- [Michigan Food Assistance Programs](#): Visit the website or contact your county health and human services office
- Free or Reduced School Breakfast and Lunches: Apply any time to your local school district
- [MyPlate.gov](#): Personalized eating plans and interactive tools from the U.S. Department of Agriculture (USDA) to help access and plan food choices based on the dietary guidelines for Americans
- [USDA Center for Nutrition Policy and Promotion \(CNPP\)](#): Develops and promotes dietary guidance that links scientific research to nutrition needs of consumers
- [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

## Health Care, Medical and Dental Resources

- [Michigan Department of Health and Human Services Help Finding Health Care Page](#): Information on health care programs, general assistance, Healthy Michigan, and medical assistance
- [U.S. Health Resources & Services Administration Find a Health Center Tool](#): Low-cost health care options



## Housing Resources

### Heating Assistance

- [Michigan Public Service Commission](#)
- Contact your [local Community Action Agency](#)
- [Michigan Department of Health and Human Services](#)

### Foreclosure Prevention Resources

- [Federal Housing Finance Agency Mortgage Assistance](#): Help with mortgage payments
- [Michigan State Housing Development Authority \(MSHDA\)](#): 1-855-646-7432
- [Michigan Homeowner Assistance Fund \(MIHAF\)](#): Resources if you are behind on mortgage payments or property taxes. Visit the website, call 844-756-4423 or email [MSHDA-HO-HAF@michigan.gov](mailto:MSHDA-HO-HAF@michigan.gov)
- Search your address to find out if your mortgage is Fannie Mae or Freddie Mac:
  - [Fannie Mae Loan Lookup Tool](#)
  - [Freddie Mac Loan Lookup Tool](#)
- [Find a HUD-approved housing counselor](#)
- County Register of Deeds: Records real property documents, including deeds, mortgages, and liens.
- County Treasurer: Property taxes, hardship extension, and repayment plans.
  - Local 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 \(HUD\)](#): Information to help those in foreclosure or worried about it in the future (1-800-569-4287)

### Home Repairs

- Find your local [Community Action Agency](#)
- [U.S. Department of Agriculture \(USDA\) Rural Development](#): Visit the website or call 517-324-5190
- [Habitat for Humanity, Michigan](#): 855-422-6424
- [HUD Michigan Homeowner Repair and Rehabilitation Assistance](#)
- [Federal Home Loan Bank Indianapolis \(FHLBI\)](#): Accessibility Modifications Program, serves Michigan residents (800-443-2568)

### Rental Assistance

- [HUD Housing Counseling Office](#): Find out about public housing and eligibility (1-800-569-4287)
- [Justshelter.org](#): For renters in distress



## Immigration and Human Rights Issues

- [Michigan Legal Help](#): For legal resources, also available in Spanish
- [MSHDA Fair Housing](#): Information about discrimination and rights, and how to file a complaint
- [Michigan Immigrant Rights Center](#)

## Legal Resources

- [Michigan Legal Help](#): For legal resources, also available in Spanish
- [Michigan Legal Services](#)
- State Bar of Michigan
  - [Find out if you qualify for legal aid](#)
  - [Search for a lawyer](#)

## Military Service Member Resources

- [Michigan Department of Military & Veterans Affairs \(DMVA\)](#)
- [Military One Source](#): Education, information, resources, referrals, and counseling for military service members and their families
- [Veterans Affairs Transition Assistance Program \(TAP\)](#): The U.S. Department of Defense's official website for service members returning home from active duty

## Parenting and Family Education Resources

- [Michigan State University Extension, Parent Education Programming](#): Offers parent education programming and resources
- [Michigan Department of Education Parent Resources](#)
- [Michigan Alliance for Families](#): Information, support and education for children with special education needs
- [Parenting 24/7](#): Advice on parenting and family life
- [Parent Advocacy Coalition for Educational Rights](#): Information about children with disabilities as well as links to other areas, including bullying



## Tax Assistance

- [AARP Tax-Aid Program](#): Free tax preparation assistance services (1-888-227-7669)
- [Internal Revenue Service \(IRS\)](#): 1-800-829-1040
  - [IRS Free File](#): Offered in a variety of languages
- [Volunteer Income Tax Assistance](#)
- [Michigan Free Tax Help](#)
- [Michigan State University Tax Clinic](#): Free legal-aid clinic that works with low-income taxpayers having controversy with the IRS
- [Michigan 2-1-1](#)