

Disaster Recovery Resources for Colorado Families

Extension Resources

Colorado State University Extension – www.ext.colostate.edu/

- Dealing with Disasters Resources to help prepare for and recover from disaster;
 www.colostate.edu/Depts/CoopExt/LARIMER/dealing.with.disasters.htm
- Family Resources on family, home, finances, and consumer; www.ext.colostate.edu/menu_consumer.html
- Drought and Fire Related Fact Sheets; http://www.ext.colostate.edu/drought/fsmenu.html

Other Extension Resources

- eXtension Online resources from state Extension programs across the nation;
 www.extension.org/pages/26397/money-management-in-times-of-disaster:-preparation;
 www.extension.org/pages/15275/financial-security:-managing-money-in-tough-times
- 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

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; 1-800-919-9338; www.catholiccharitiesusa.org
- Federal Emergency Management Agency (FEMA) May provide assistance and tax relief to residents of a community that has been declared a federal disaster area; 1-800-621-FEMA; www.fema.gov
- 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; 212-870-3951; new.gbgm-umc.org/umcor/work/emergencies/

Colorado Relief Agencies

- Colorado Office of Preparedness and Security Implements prevention methods, coordinated response procedures, and effective recovery plans; 1-877-509-2422; csp.state.co.us/ops.html
- Colorado Voluntary Organizations Active in Disaster An association of voluntary agencies and their partners involved in disaster response, recovery, and preparedness; coloradovoad.org
- Lutheran Family Services of Colorado Works with the national office of Lutheran
 Disaster Response (LDR) to bring help, hope and healing to disaster survivors and their care
 givers; www.lfsco.org/

Crisis Resources

- 9-1-1 for emergencies
- COLORADO 2-1-1 Information and Referral Search Service for help with food, housing, employment, health care, counseling, etc.; Dial 2-1-1 or 1-866-485-0211; www.211colorado.org
- USA National Suicide Hotlines 1-800-273-8255 or 1-800-784-2433; suicidehotlines.com/national.html

Agriculture Resources

- Colorado State University Extension www.ext.colostate.edu/menu ag.html
- Farm Service Agency May offer disaster assistance to farmers and ranchers; www.fsa.usda.gov
- Natural Resources Conservation Service May offer disaster assistance to farmers and ranchers; www.nrcs.usda.gov

 Rural Development – May offer disaster assistance to rural communities; www.rurdev.usda.gov

Benefits Screening, Referral Services, and Assistance

- COLORADO 2-1-1 Information and Referral Search Service for help with food, housing, employment, health care, counseling, etc.; Dial 2-1-1 or 1-866-485-0211; www.211colorado.org
- Colorado Department of Human Services Helps people meet basic needs: health care, economic assistance, and services for children; also serves people with disabilities and older people; check phone book or www.colorado.gov.CDHS
- GovBenefits.gov Official U.S. government website on benefit and assistance programs; www.benefits.gov

Consumer Education and Protection

- Better Business Bureau Search businesses and charities for records of complaint resolution, educational materials, or to file a complaint; www.bbb.org
- Colorado Attorney General, Colorado Department of Law Protects consumers from fraud and prosecutes criminals who prey upon citizens; 303-866-4500;
 www.coloradoattorneygeneral.gov
- Colorado Division of Insurance Assists consumers and other stakeholders with insurance issues; 1-800-930-3745; www.dora.state.co.us/insurance/
- Colorado Housing Counseling Coalition; Green Path Debt Solutions Credit counseling and financial education agency; 1-800-550-1961; www.greenpath.com/
- Colorado Low Income Telephone Assistance Program Phone discounts for low income users;
 1-800-782-0721
- 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 phone numbers on FTC's national registry to stop unwanted telemarketing calls; https://www.donotcall.gov/ or call 1-888-382-1222
- Federal Trade Commission Provides consumer protection information; 1-877-382-4357; www.ftc.gov
- Insurance Information Institute Aims to improve public understanding of insurance, what it Does, and how it works; www.iii.org/index.html
- Opt Out of Credit "Opt-out" of pre-approved credit offers; 1-888-567-8688; www.optoutprescreen.com

Employment and Unemployment Resources

- Colorado Department of Labor and Employment Division of Employment and Training; 303-318-8000; www.colorado.gov/cs/Satellite/CDLE-Main/CDLE/1240336821467
- Colorado Unemployment Benefits Assists workers who have been injured on the job or lost
 a job through no fault of their own; ensure fair labor practices; and provide a safe work place;
 1-800-388-5515; www.colorado.gov/cs/Satellite/CDLE-UnempBenefits/CDLE/1248095315478
- Colorado Workforce Center: Connecting Colorado Serves job seekers, employers, and employees by providing a wide array of employment and training services at no charge; www.connectingcolorado.com
- U.S. Department of Labor For information on resources for both employed and unemployed workers; www.dol.gov/ebsa/publications/; for information on retirement and health care benefits for dislocated workers;
 www.dol.gov/ebsa/publications/dislocated workers brochure.html

Reentry Services for Inmates

- New Directions Dedicated to reducing the prison recidivism rate; 303-831-0635; www.newdirectionsdenver.com/default.html
- National Reentry Resource Center Provides education, training, and technical assistance to groups working on prisoner reentry; www.nationalreentryresourcecenter.org/
- RECONNECT Provides re-entry services that help inmates prepare for release and resources for ex-offenders in job searches, housing, clothing, and family services; 612-348-8570; www.amicususa.org/index.html

Financial Management

Money Management

- AARP Money management information with focus on those 50 and over; www.aarp.org/money/
- American Association of Daily Money Managers (AADMM) Provides daily money management services to members; www.aadmm.com/
- American Institute of Certified Public Accountants Tips and tools for managing money through marriage, parenthood, home ownership, college savings, and retirement; www.360financialliteracy.org/
- Americans for Financial Security Basic financial education information and tools for consumers; <u>www.afswebsite.org</u>
- 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-infomation.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/
- 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/Supplemental Security Income benefits and applications; 1-800-772-1213; www.ssa.gov/
- 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; www.treasury.gov/education/fag/personal

Credit Counseling

 Green Path Debt Solutions – Credit counseling and financial education agency; 1-800-550-1961; www.greenpath.com/

- Money Management International Credit counseling and financial education agency; 1-866-889-9347; MoneyManagement.org
- National Foundation for Credit Counseling Find a certified credit counseling agency; 1-800-388-2227; www.nfcc.org

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
 - ➤ U.S. Trustee Program Information on bankruptcy and related issues in multiple languages; www.usdoj.gov/ust/index.htm
- Colorado Legal Services Provides access to civil legal services in the pursuit of justice for low-income persons and members of vulnerable populations; 303-837-1321;
 www.coloradolegalservices.org
- Gambling Resources:
 - ➤ Gamblers Anonymous <u>www.gamblersanonymous.org/ga/index.php</u>
 - ➤ National Council on Problem Gambling 1-800-522-4700; www.ncpgambling.org
 - Problem Gambling Coalition of Colorado www.problemgamblingcoloado.com
- Other Debt Resources:
 - Colorado Housing Counseling Coalition; Green Path Debt Solutions Credit counseling and financial education agency; 1-800-550-1961; www.greenpath.com/
 - ➤ 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/
 - Green Path Debt Solutions Credit counseling and financial education agency; 1-800-550-1961; www.greenpath.com/
 - Power Pay Interactive calculator helps determine how to manage credit and debt; www.extension.usu.edu/finance
 - ➤ U.S. Department of Education Student loan consolidation information; 1-800-872-5327; www.ed.gov

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/
- Financial Industry Regulatory Authority Investing information; www.finra.org/investors/index.htm
- U.S. Securities and Exchange Commission Consumer investing publications and online calculators; www.sec.gov/investor.shtml

Food and Nutrition Resources

- Angel Food Ministries National non-profit, non-denominational food relief agency; www.angelfoodministries.cm/
- ChooseMyPlate.gov Provides personalized eating plans and interactive tools to help assess and plan food choices based on the Dietary Guidelines for Americans; www.choosemyplate.gov/
- Colorado State University Extension: Nutrition, Health and Food Safety Programs www.colostate.edu/Depts/CoopExt/LARIMER/fsw.htm
 www.coopext.colostate.edu/LARIMER/nutrition.htm
- Free or Reduced School Breakfast and Lunches Apply any time to your local school district
- Hunger Free Colorado Working to streamline the existing federal and local benefits systems so every Coloradan has access to adequate, nutritional food; 720-328-1284; www.hungerfreecolorado.org
- Spend Smart, Eat Smart Ideas for saving money on food and nutritious eating from Iowa State University Cooperative Extension; 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; 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/

Health Care, Medical, and Dental Resources

- Hear Now Hearing Aid Financial Assistance; call 1-800-648-4327
- Colorado Department of Health Care Policy and Financing www.colorado.gov/hcpf

Housing Resources

Shelters/Temporary Housing

- Angel House (Interfaith Hospitality Network) 970-663-1716
- Catholic Charities 970-484-5010 (families and individuals)
- Open Door Mission (single adults) 970-224-4302

Heating Assistance

Colorado Low Income Energy Assistance Program (LEAP) — (November 1 - April 30 only);
 www.colorado.gov/cs/Satellite/CDHS-SelfSuff/CBON/1251580884665

Foreclosure Prevention Resources

- Colorado Housing Counseling Coalition; Green Path Debt Solutions Credit counseling and financial education agency; 1-800-550-1961; www.greenpath.com/
- Consumer Action Housing Help: Foreclosure Prevention Guide Free resource to help struggling homeowners at all stages of foreclosure process; www.consumer-action.org/english/articles/consumer-action-housing-help/
- FDIC Foreclosure Prevention Helps consumers avoid unnecessary foreclosures and stop foreclosure "rescue" scams; www.fdic.gov/consumers/loans/prevention/
- Federal Reserve Bank Resources to help with mortgage payment difficulties; www.federalreserve.gov/consumerinfo/foreclosure.htm
- HOPE for Homeowners Help for homeowners in distress; 1-888-995-4673; www.hopenow.com
- U.S. Department of Housing and Urban Development Information to help those in Foreclosure or worried about it in the future; 1-800-569-4287; www.hud.gov/foreclosure

Immigration and Human Rights Issues

- Free Legal Aid Colorado Focuses on increasing benefits for children, the poor, and other disadvantaged communities;
 www.usattorneylegalservices.com/free-legal-aid-Colorado.html
- Colorado Legal Services Legal assistance and legal advocates for low-income Coloradans;
 coloradolegalservices.org/co/homepage.html
- U.S. Equal Employment Opportunity Commission (EEOC) 1-800-669-4000; www.eeoc.gov
- U.S. Department of Housing and Urban Development (HUD) 303-672-5440; www.hud.gov
- U.S. Department of Health and Human Services Office of Civil Rights 303-844-2024;
 www.hhs.gov/ocr
- Fuerza Latina: Center for Justice Peace and Environment 970-472-4501;
 www.cjpe.org/index.html

www.usattorneylegalservices.com/free-legal-aid-Colorado.html

Legal Resources

- Colorado Legal Services Legal assistance and legal advocates for low-income Coloradans; coloradolegalservices.org/co/homepage.html
- Free Legal Aid Colorado Focuses on increasing benefits for children, the poor, and other disadvantaged communities;

Military Service Member Resources

- American Red Cross Support for Military Families and Veterans www.coloradoredcross.org/general.asp?SN=5846&OP=5849&IDCapitulo=Q4Q26NY21N
- Military One Source Education, information, resources, referrals, and counseling for military service members and their families; www.militaryonesource.com/skins/mos/home.aspx
- TurboTAP The U.S. Department of Defense's official website for service members returning home from active duty; www.turbotap.org

 United States Department of Veterans Affairs: Compensated Work Therapy Program – www.cwt.va.gov/

Parenting and Family Resources

- 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

- AARP Tax-Aid Free tax preparation assistance services; 1-888-227-7669; www.aarp.org/money/taxaide/
- Colorado Department of Revenue Center for Colorado Taxes 303-238-SERV (7378)
- Colorado Department of Revenue Division of Taxation Resource to citizens to address concerns and obtain information about state government;
 www.colorado.gov/cs/Satellite/Revenue/REVX/1176842266433
- Colorado Property Tax/Rent/Heat Rebate Program 303-238-7378
- Internal Revenue Service 1-800-829-1040; <u>www.irs.gov</u>
- United Way 2-1-1 Find free tax assistance locations and other resources;
 Dial 2-1-1 or 1-800-543-7709; www.211unitedway.org
- Volunteer Income Tax Assistance (VITA) Dial 2-1-1 or coloradovita.org/

Disaster Recovery Resources for Colorado Families was adapted by Nancy M. Porter, Ph.D., from Onstad, P., Croymans, S., Olson, T., Scharmer, L., Beers, N., Johnson, C., & Anderson-Porisch, S. (2011, March). Recovery after disaster: The family financial toolkit. Minneapolis: University of Minnesota Extension.