

Recovery After Disaster: The Family Financial Toolkit

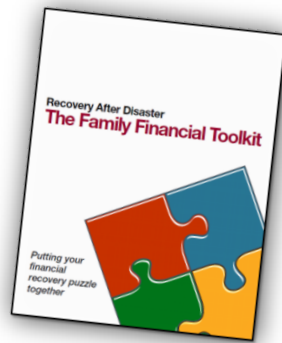
The Situation

Recently, the United States has experienced multiple, significant natural disasters. These disasters wreak havoc on the financial well-being of those in their path. Financial recovery after a disaster is often a frustrating, complex, and long journey. Family financial recovery is a long-term process and decisions made at the time of a natural disaster affect the financial well-being of survivors for a life time.

Extension Response

Recovery after Disaster: The Family Financial Toolkit

has been developed by Minnesota and North Dakota Extension professionals. The toolkit, funded by a grant from the National Institute of Food and Agriculture (NIFA), discusses strategies and provides tools that can help survivors move along the road towards financial recovery.



The Toolkit is available online and can be printed, downloaded or used online and can be found at <http://www.extension.umn.edu/family/tough-times/disaster-recovery/docs/financial-toolkit-ND.pdf>

It provides hands-on tools, worksheets and decision-making guides to help survivors find resources and make difficult financial decisions in the days, weeks, and ensuing months following a disaster.

The Toolkit has been put into use across North Dakota during the summer of 2011 floods along the Missouri and the Souris Rivers.

Although the Toolkit is online Extension Agents in North Dakota found that having the toolkit in the printed form for displaced disaster survivors was important. Ward County raised almost \$20,000 from many sources to print 1500 copies of the Toolkits in binders for flood displaced families.

Lori Scharmer, NDSU Extension Agent, was involved in the development of the Toolkit. She has provided several trainings on using The Family Financial Toolkit both locally and nationally. Along with trainings for disaster survivors in Morton, Burleigh and Ward Counties she also provided training for local Case Managers and ministers using the Toolkit when assisting families through disaster recovery. Lori assisted in Toolkit trainings presented at the National Volunteer Organizations Active in Disaster conference in Kansas City, and at the Association for Financial Counseling Planning and Education conference in Jacksonville, FL.

She also took part in two trainings offered nationally by video conference for Extension Staff across the country.

Impacts

The major flood disaster in Minot and Ward County during the summer of 2011 will be the first time the Toolkit will have been used on a large scale in North Dakota.

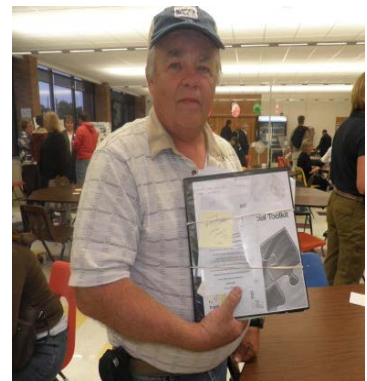
Many positive verbal responses have been received from case managers, financial professionals, military counselors and disaster survivors on the usefulness of the toolkit.

A larger evaluation of the Toolkit is being planned for the late winter of 2012 to access the value and impact of the Toolkit on the recovery process for disaster survivors. Recovery after a disaster happens over a long period of time therefore a follow up survey will be planned for later in 2012.

Nationally Extension staff report the toolkit being used by disaster survivors in eleven states this year; Minnesota, North Dakota, South Dakota, Iowa, Mississippi, Alabama, North Carolina, Pennsylvania, Montana, Missouri, Kansas and Virginia.

Feedback

The Toolkit was designed to be consumable with many useful tools provided. This picture shows a gentleman who said his toolkit was his flood recovery office. It was a place he could keep his notes, correspondence, applications etc. He had it held together by a rubber band.



Many flood survivors no longer have a desk, files or computer, this Toolkit, printed and in a binder, gives them a place to keep their flood recovery information.

Contact

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