



## Disaster Resources for Native American Tribes & Families

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*This is a list of helpful resources and references to guide tribal leaders and Native families through disaster preparedness education, planning and recovery. All these resources are particularly relevant to Native American communities. They can be used proactively to strengthen individual and community readiness and disaster response on the reservation.*

### **“Must have” guide for disaster preparedness on the reservation:**

[The Native Family Disaster Preparedness Handbook](#) by Vincent B. Davis and Sean M. Scott et al. was written specifically for reservation-based families and tribes. It includes information about FEMA for tribes, risks for Native homeowners, tribal options for disaster declarations and practical steps Native American tribes and families can take to save lives and protect property before and during disasters.

### **“Must have” guide for disaster recovery on the reservation:**

[The Red Guide to Recovery – Resource Handbook for Disaster Survivors \(Native American & Alaska Native Edition\)](#) by Sean Scott walks you through the disaster recovery process step by step. You can also follow the Red Guide Blog.

### **Additional disaster resources for disaster education, planning and recovery:**

- **FEMA 101:** This [FEMA pocket guide](#) is a good one to read through before you call FEMA, especially the disaster assistance services described from pages 7-9.
- **FEMA contacts:** The [FEMA tribal liaisons](#) located throughout the U.S. are the first resource and point of contact for tribal governments with questions or in need of technical assistance on agency programs.
- **Stafford Act:** For tribes, the [Stafford Act](#) recognizes their nation-to-nation relationship with the U.S. government and gives them the same status as states for requesting FEMA disaster assistance. They may request FEMA aid through the state or independently.
- **Tribal Emergency Managers | Tribal Housing Authority:** Use this [tribal directory](#) to look up your tribe’s website and get contact information for the tribe’s Emergency Manager and/or the Housing Authority liaison.
- **Northwest Tribal Emergency Management Council:** The [NWTEMC](#) works with tribes and their emergency managers on training, hazard readiness and regulatory requirements mandated in various federal programs. They also advocate through federal channels for emergency management, preparedness, training and recovery issues.
- **Flood Insurance:** Flooding is not covered by FEMA. Some flooding, such as when a pipe bursts, is covered under regular homeowner’s insurance. If your basement floods and you meet FEMA criteria, they may cover structural damage to the foundation or essential equipment such as the water heater, furnace or washer/dryer; however, items such as a sofa, TV or freezer in the basement will not be covered by FEMA. Further, if a river overflows and floods your home, this is not covered. To ensure your property is covered for weather-related flooding, dams, and other variables, you need to purchase a flood policy or add a special endorsement to your homeowner’s insurance. This is sometimes a point of confusion as FEMA administers the [National Flood Insurance Program](#), but they do so only to help provide affordable flood insurance for purchase by homeowners.
- **Cora Brown Fund:** If your FEMA application is not approved, the [Cora Brown Fund](#) may be an alternate source of assistance for disaster-related needs. This donated fund, which is administered by FEMA, can support disaster-related home repair and rebuilding assistance, disaster-related unmet needs for health and safety (e.g., evacuation measures, floodplain mitigation, self-employment re-establishment), and other critical well-being needs for children, the elderly, the handicapped. Cora Brown funding is no more guaranteed than FEMA funding, and homeowner’s insurance still plays the most critical role in reservation disaster recovery.

**Additional Resources:** More [disaster recovery resources](#) are available on the Red Guide to Recovery website. The more you know, the smoother your recovery process will be and the shorter your timeline.