



Quick Start Guide to Individual Recovery after a Disaster

This checklist is a quick reference to guide you through the first 24 hours after a disaster. Items are listed in order of priority. This information is largely derived from “The Red Guide to Recovery.” You can find it and other free disaster recovery tools at: <https://www.theredguidetorecovery.com>.

1. **Inner Circle:** Contact your family and friends to let them know of your loss and your condition. People in your inner circle are a critical part of your disaster support group. If communication with them is hindered, register on the American Red Cross’ “Safe and Well” website at: <https://safeandwell.communityos.org>.
2. **Health:** Contact your local I.H.S. or other health provider or pharmacy for replacement prescriptions, if needed. During a large-scale disaster, I.H.S. may deliver prescriptions to a predetermined evacuation or shelter facility.
3. **Basic needs:** Ensure that your immediate disaster caused needs are met; including food and water for you, your family and your pets, and clothing. This may include contacting your local chapter of the American Red Cross for assistance, as they have resources for most immediate needs.
4. **Tribal Emergency Management:** Contact your Tribal emergency management office or designated emergency Tribal point of contact. They will be able to provide you with information, resources, and locations of emergency shelters. They should also be able to inform you when it is safe to return to your home.
5. **Temporary shelter:** Arrange for temporary shelter. This may also include contacting your Tribal Emergency Management Office or the American Red Cross. Your Tribe may have an existing sheltering agreement in place with a neighboring Tribe or sheltering agency.
6. **Lender:** If you have a loan or mortgage on your home or land, identify what type of loan you have and who your insurance provider is. Funds for rebuilding or replacement of personal property may vary depending on how your home or land is owned and insured. If you are not sure how your home is owned or who holds the mortgage, contact your Tribal Housing Authority for information. Your property ownership may be classified as Tribal Assignment, Tribal Allotment, or Fee Simple. If your home has not been conveyed to you or paid off, your Housing Authority **may** handle all insurance aspects of your recovery. They should be able to help you determine if your home was funded by:
 - a. U.S. Department of Housing and Urban Development (HUD)
 - Indian Housing Block Grant
 - Native American Housing Assistance and Self Determination Act (NAHASDA)
 - Mutual Help home
 - Section 184 Indian Home Loan Guarantee Program or Mortgage
 - b. Bureau of Indian Affairs (BIA)
 - Housing Improvement Program (HIP)

7. **Insurance:** Contact your insurance company or Housing Authority and notify them of your loss. If necessary, request that the house be secured.
8. **Household Inventory:** Do not throw any items away until a thorough inventory has been made. Start creating an inventory of lost personal property, room by room, for your insurance company.
9. **Damaged structure:** If structure is still standing:
 - a. Do not re-enter the damaged home or building unless your tribe or public safety authorities say it is safe to do so.
 - b. Wear personal protective equipment when entering a damaged home or building. This may include a proper-fitting respirator, hard hat, eye protection, gloves, boots, coveralls, etc.
 - c. Upon entering the building, check for structural damage from a safe distance. Look for any damage or area that may subject to collapse. If safe, remove valuables and/or other salvageable items from the home.
 - d. Allow the proper authorities to reconnect utilities. DO NOT attempt to reconnect them yourself. In some instances, a designated tribal department may be required to reconnect water and septic systems.
 - e. Do not eat or drink medicines, food products or beverages that have been exposed to heat, smoke, soot, chemicals or flood waters.
10. **Permanent housing:** When you begin plans to rebuild and/or locate a new home or apartment, proceed with caution. Do not rush into signing contracts for rebuilding or public insurance adjusting services. Give yourself time to carefully think things through and get professional counsel from your Housing Authority or other trusted source. Don't allow yourself to fall prey to high pressure sales tactics or offers that sound too good to be true.

If there is a Presidential Disaster Declaration, then add the following steps:

11. **FEMA:** Contact your Tribal Emergency Management Office or FEMA (the Federal Emergency Management Agency) to determine whether your location is covered by the Presidential Disaster Declaration. If you receive any disaster aid, **keep all your receipts** for any expenses covered by federal monies as there are restrictions on how funds from FEMA and its Individual Assistance Programs can be spent.
12. **Recovery Center:** Contact your local disaster recovery center designated by FEMA. The disaster recovery center will provide critical information about resources and procedures throughout your recovery cycle.