



Disaster Facts for Homeowners on Native American Reservations

This fact sheet is a quick guide to financial considerations that Native American homeowners need to know before disaster strikes in a reservation community.

- 1. Disaster Checklist:** You and your family may have worked your way through an emergency preparedness checklist and stocked your emergency kit with several days of water, nonperishable food, batteries, medications and more. While helpful, checklists such as these have lulled families into thinking they're prepared for an emergency, when in fact this is only the starting point. This is especially true for families on Native American reservations, since aid is not as forthcoming.
- 2. Homeowners Insurance:** Every Native American homeowner should get some level of homeowner insurance, and be aware of what it covers for flooding, fires, and other weather-related emergencies. If you live on a reservation in a home owned by the tribe itself, or a home was conveyed to you by the tribe, be aware that the home may be uninsured. Some tribal residents are unaware that they must purchase their own home insurance. If a home is severely damaged or destroyed and federal dollars are unavailable to rebuild, residents are forced to live with relatives in overcrowded spaces or move off the reservation entirely. The ripple effect can be catastrophic.
- 3. FEMA Coverage:** Understand that FEMA is not a relief organization and does not constitute a safety net for homeowners. Sometimes, individual homeowners receive FEMA aid, but the rules are unclear and FEMA aid should not be counted on to repair or replace your home. Only if a certain number of homes in your community are damaged, plus a certain percentage of residents have insured versus uninsured homes, plus the President declares a federal disaster that includes individual aid in your area is there a chance of FEMA aid. (Sometimes a disaster declaration is only for public assistance, e.g., public buildings and infrastructure but not homes). This means your loss will be tied to federal criteria as well as losses of those around you and their choices about insurance. You can appeal a FEMA decision, but few people do due to bureaucracy and other factors.
- 4. Disaster Disparities:** The likelihood of a tribe getting a federal disaster declaration is less because the FEMA rules are skewed to non-tribal populations (counties and states versus reservations). This makes sense given that most of U.S. citizens do not live on reservations, but it does not bode well for tribes. Nor does it consider that what constitutes a disaster for an impoverished reservation community is quite often different than what constitutes a disaster in a mainstream area. (To learn more, download our "FEMA Facts for Disaster Preparedness in Native Communities" and read "[The Native Family Disaster Preparedness Handbook](#)" by Vincent Davis, Sean Scott, et al.)

- 5. FEMA Aid Limits:** If you are approved by FEMA for individual aid, the most they can give is \$33,000, whether on or off reservation, Native or non-Native. In most cases, this will not even replace a mobile home. The value of lost property is not a deciding factor in their funding decision – the dollar value of damage drives the level of FEMA aid but only up to \$33,000 maximum. Some people have home insurance deductibles up to \$10,000, and FEMA deducts this amount from damage estimates before considering any uninsured losses.
- 6. Spending FEMA Aid:** If you are approved to receive FEMA aid, how you spend it counts. FEMA requires receipts showing that every federal dollar spent was used as intended, and if not, you will have to repay FEMA for the amount misspent.
- 7. Uncovered Losses:** Even if you are approved for FEMA aid, some losses are not covered by FEMA. For example, if power goes out and your month's food supply is lost, FEMA does not cover this. If your power stays out for weeks and you cannot heat your home, or the local water supply is contaminated and you must pay for drinking water, FEMA does not cover this. There are many other examples to consider.
- 8. Cora Brown Fund:** If all else fails, the Cora Brown fund may bring some hope for homeowners. This donated fund is administered by FEMA and includes a component for disaster-related home repair and rebuilding assistance. It can provide money to families for permanent housing purposes, including site acquisition and development, relocation of residences out of hazardous areas, assistance with costs associated with temporary housing or permanent re-housing (e.g., utility deposits, access, transportation, connection of utilities, etc.). For qualification criteria, contact FEMA at 800-621-FEMA.