

Disaster Preparedness on the Reservation: A True Story

PWNA encourages all Native American tribes and families to read this story as told to us by Elaine BearChild and heed her message as disaster can strike at any time, whether in the form of fire, flood or wind damage. We also invite you to take advantage of our [Disaster Resources](#) page; download the information provided, get a copy of "[The Native Family Disaster Preparedness Handbook](#)" and be proactive with your family and community to better ensure disaster preparedness on the reservations.

Elaine has lived on the Blackfeet Reservation lifelong. She went to school, always worked to support her family, maintained a home and helped her parents. But in Oct. 2016 her life started to change, dishing up first a surprise and then a disaster. She shared, "I lost the two most important people in my life, and my home burned to the ground. I lost everything I owned in the world and had no insurance to cover it."

Late one evening, Elaine ventured outside to check on her father who was mending a fence. After calling out to him in the dark, she found him lying on the ground behind his truck unresponsive and not breathing, gone, his silence piercing. That was the beginning of a spiral that would last for a year and impact her life for much longer.

After her father passed, Elaine's mother who was suffering with leukemia could not live alone. Elaine moved her mom into their mobile home, occupied by Elaine and her husband Richard, their son and two daughters and a pet dachshund. Yet by the next Oct. her mom was in hospice care 2.5 hours away in Great Falls, Mont. Elaine and her family stayed with her mother at hospice for the time she was there. But one Sunday afternoon, this changed too.

It was Elaine's birthday and the thought of celebrating was far from her mind. They were at the hospice and a call came in that their trailer was on fire. The fire department had been called and both Heart Butte and Browning responded, but the trailer burned so quickly that only the frame was left and even it was bent from the heat. Virtually every little thing that Elaine owned was lost... her family photos, her children's pictures, school awards, a new cook stove and washer/ dryer, a new kitchen table, their furniture and bedding, their clothing... everything was burned to ashes.

The family regrouped at the caregiver apartment they'd been staying in at the hospice, and Elaine elected to not cause undue stress by telling her mom about the fire. The next evening, her mom passed away peacefully. During the drive home, she found herself saying to her family, "We are going home, to a home that no longer exists."

Daunted by this life-changing disaster, the first 24 hours were a blur. Elaine shared, "Where do you even start when something like this happens?" They called the bank that held their mortgage, hopeful for relief through insurance, only to learn that the "mortgage insurance" did not include "[homeowners insurance](#)" or disaster mitigation and instead only protected mortgage payments. She had no way to recoup her financial losses, not to mention the lost treasures of her family's history and children's keepsakes.

A few months earlier, Elaine's mom wanted all of them to move out of the trailer and into her home. They had been planning it, but suddenly now it was their shelter from the storm. Elaine and

her family were very fortunate in this regard, at a bittersweet cost, and to this day it's still hard for Elaine as everything in the home reminds her of her parents.

Along with the financial loss, the family home and sentimental treasures lost, and the total disruption of an organized family life, this all took a tremendous emotional toll on the whole family. Elaine shared that counseling helped, but she is still recovering... remembering yet another thing that burned in the fire, still buying things they previously had.

Elaine's message to Native American families: "Don't think it can't happen to you. Find a way to purchase homeowner's insurance — even if a small amount, it's better than nothing when all is lost. Don't count on mortgage insurance or FEMA for help. And think about storing at least some of your treasures offsite."

➤ **Helpful Links:**

Disaster Resources: <http://www.nativepartnership.org/DisasterResources>

Disaster Handbook: <https://www.thenativefamilydisasterhandbook.com>

Homeowners insurance: <http://blog.nativepartnership.org/emergency-preparedness-is-key-for-disaster-mitigation-and-recovery-on-the-reservations/>