

Tribal Relations and Individual Assistance

The Individual Assistance staff faces challenges delivering programs to tribal governments. Challenges may include:

- Lack of familiarity of tribal leadership with FEMA's Individual Assistance programs.
 - Isolation caused by distance, lack of telephones, and lack of transportation that hampers communication.
 - Difficulty determining home ownership.
 - The need for all disaster staff to know and observe tribal protocol and cultural issues.
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Spreading FEMA's Message

A big challenge for Individual Assistance is getting FEMA's message to eligible tribal applicants. Possible explanations for this difficulty include the following:

- Tribal leaders may not be familiar with basic program information needed to lend their support to FEMA's efforts.
 - Usual media outlets do not reach many in the community, who instead rely on tribal newspapers and radio stations.
 - The area may be rural and require house-to-house contacts.
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Aiding Registration

Even after the message is spread throughout the community, the following factors may prevent some individuals from applying.

- Some people may not trust the Government and will not apply for assistance.
 - People without access to telephones cannot call the National Processing Service Centers (NPSC).
 - Language barriers may prevent some from applying.
 - The elderly may require special help.
 - Multiple families may reside in the same dwelling and not realize that each family needs to file an application.
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Housing Ownership

On an Indian reservation, there are several types of housing arrangements and various responsibilities for repair and maintenance of properties.

- **Individual Owns House, But Not Land:** An individual may own the house but not the land. In such situations, the land may be owned by the tribe or held in trust by the Bureau of Indian Affairs (BIA), and either the land cannot be deeded or if a deed can be issued, it will not be a traditional deed of trust.
- **Tribal Housing Authority Owns Housing:** Tribal Housing Authorities, through grants from the Department of Housing and Urban Development (HUD), build new homes that individuals can purchase from the Authorities. The Authority, considered the owner until final payment is made, is responsible for maintenance and repair. The Authority may be able to apply through Public Assistance for funds to repair uninsured housing owned by the Authority.
- **BIA Owns Housing:** BIA funds housing on reservations. Unless ownership is conveyed to the individual, repairs and maintenance of the housing are the responsibility of BIA.
- **Individual Is a Conventional Homeowner:** Conventional homeowners paid outright or through mortgage lending agencies for their homes.
- **Individual Inherited Home:** Homeowners inherited the home, and the title may or may not have been transferred.
- **Individual Rents Tribally Owned Housing** Traditional renters pay a fee or live rent-free in the dwelling.

Preparing To Inspect Housing

Tribal governments should be asked how they want housing inspections conducted. Points to cover include:

- The protocol that inspectors should follow to get permission to enter tribal lands.
- Whether a tribe would like representatives to accompany inspectors.

Protocols will vary based on the tribe. Where possible, these should be worked out before an event occurs.

Briefing Inspectors

After determining the tribes' preferences on conducting inspections, Individual Assistance staff should inform the housing inspectors about tribal protocols early in the process, during contract briefings. Problems can be avoided or reduced if:

- Inspectors know the requirements from the outset.
- All inspectors receive consistent information.

A Tribal Housing Authority representative or other designated tribal representative should be contacted to help resolve questions about home ownership and obtain needed documentation.

Assistance From FEMA

The different amounts of grant assistance available from FEMA to repair housing can be an issue. For example:

- Public Assistance (PA) funds can be used to restore tribally owned uninsured housing to pre-disaster conditions.
- Individual Assistance (IA) funds are limited to making individually owned housing safe, sanitary, and fit to occupy.

Explaining the cost-share requirement with PA funds will help reduce concerns about inequities.

Other Individual Assistance Programs

The tribe's relationship with the State affects delivery of Individual Assistance Programs that require State involvement. These issues may include:

- Some States do not or cannot legally pay the Other Needs Assistance cost share for tribal applicants.
 - The State's mental health agency, which delivers the Crisis Counseling program, probably does not serve tribal governments.
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Resources

Review additional Individual Assistance information on the FEMA website:

- <http://www.fema.gov/rrr/inassist.shtm>
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Conclusion

This lesson presented:

- The challenges in locating and registering eligible Individual Assistance applicants.
 - Issues of home ownership on Indian reservations.
 - Approaches for delivering Individual Assistance in a tribal setting.
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