



# Building Tribal Resilience After Wildfire & Other Disasters

*Long-Term Recovery Strategies*

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OFFICE of the  
**INSURANCE  
COMMISSIONER**  
WASHINGTON STATE

# Goals of today's talk

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- Define Long-Term Recovery Groups (LTRG) and why they matter.
- Better understand why recovery often takes years after disasters and perils.
- Dive into what coordinated recovery looks like in practice.
- Develop a workable knowledge of how this applies to your community.

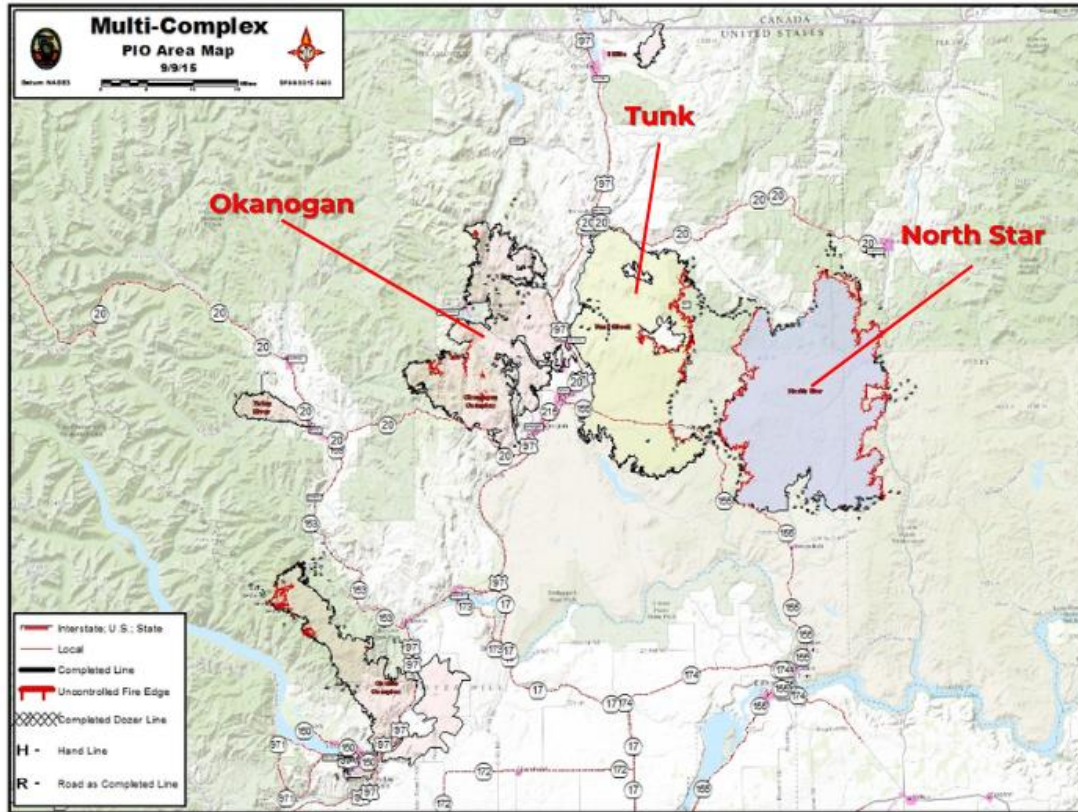
# KXLY News video: Tunk fire

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[Watch video](#)

# Okanogan Complex fire map



# Okanogan Complex fire facts

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- Largest fire in Washington state history
  - 500,000+ acres burned
- There were a total of six fires in the complex
  - Tunk Block & Northstar were on the Colville Indian Reservation – 259,911 acres on the Reservation and 131,174 off the Reservation
- Many homes, buildings, forest lands, traditional sites, and grazing fences were lost.

*edit(quick graphic for depicting acreage?)  
-Sam*

# What happens after the fire is out?

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- Families are displaced for months or years
- Rebuilding is slow and complicated
- Insurance and financial recovery take time
- Multiple groups try to help—but aren't always coordinated
- Recovery continues long after the headlines are gone

# What is a Long-Term Recovery Group?

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- Coordinates recovery after the disaster
- Focuses on unmet needs that aren't covered elsewhere
- Includes Tribal programs, agencies, and community partners
- Stays engaged long after response ends

# What happens without coordination

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- Multiple groups doing the same work
- Some needs met ... others missed entirely
- Survivors repeating their stories over and over
- Delays in getting help where it's needed most
- Burnout across Tribal programs trying to do everything at once

# What this looks Like in practice

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- Convene partners
  - Tribal government, nonprofits, state agencies, faith- and community groups
- Coordinate case management & resources
- Reduces duplication and burnout
- Align roles to your community

# What this means for your community

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- Recovery will take longer than expected
- Coordination must be planned—not reactive
- Partnerships should be built before a disaster
- Clear roles help avoid confusion and burnout
- Long-term recovery groups can strengthen resilience

# The OIC's role in disaster response (CODR)

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- The OIC'S Consumer Outreach & Disaster Response (CODR) program supports communities during and after disasters.
- Provides on-the-ground assistance at Disaster Assistance Centers (DACs) and community events
- CODR introduced a new '*Disaster Preparedness & Response*' toolkit this spring.
- The program helps people with:
  - Insurance questions and coverage issues
  - Delayed or denied claims
  - Navigating the claims process

*edit(insert mockup graphic showing CODR folder)*

*-Sam*

# Disaster Response Toolkits

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- Starting in Fall 2025 the OIC created toolkits to take information and resources going straight to affected communities
- We're releasing 'pre' kits and 'post' kits coming soon
  - Flood, fire, earthquake
- These resources can be shipped ahead of or during a disaster or peril at no cost to the community.

# Recent deployments

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- Recovery efforts in Lahaina, Maui
- Washington state flood response, December 2025
- Spokane County: Gray Fire and Oregon Road Fire, August 2025
- Commissioner met community members at a DAC in Issaquah (pictured)

*edit(inserting photo of  
Commissioner tabling in  
Issaquah)  
-Sam*

# Lahaina, Maui, HI – April 2026

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- 2,100+ residential structures were destroyed
- 12,000 residents were displaced
  - 40% have not returned
- Recovery challenges:
  - Updated structural requirements
  - Slow rebuilding and permitting process
  - Updated zoning regulations
  - Environmental concerns: Sea wall needs stabilization
  - Slow insurance process due to the volume of claims, high cost of materials
- [Watch video](#)

*edit(I have reached out to Amy T for Hawaai response photos for inclusion)  
-Sam*

# Questions?

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