

What you should know about disaster recovery

Your guide to this months- or years-long process, from rebuilding your home, to taking care of your mental health, avoiding scams to finding community support after you experience a hurricane, wildfire, flood, or other disaster.

By Lyndsey Gilpin

Disaster recovery is not a simple process. It takes months, even years, for communities to distribute aid, rebuild, and begin to move forward. Your landscape and community has likely changed in many ways: People leave and don't return, infrastructure and businesses are damaged or gone. And if you have lived through it, you've probably changed, too. The attention on your community will fade after a few weeks, and then it's left to those who stay to manage this process and hopefully prevent catastrophic damage from the next disaster.

That's no easy task. Grist has a toolkit below for long-term recovery, including how to take care of your mental health and well-being, how to find unemployment and assistance programs, and how to keep tabs on disaster aid in your area so you know the right questions to ask. Most importantly, we want to offer you resources — locally, regionally, and nationally — that can help you navigate the road ahead.

Managing long-term recovery

For any community, it's important to have coordination and communication among public, private, and nonprofit organizations throughout the recovery process. [According to this graphic](#) from the city of O'ahu, Hawai'i, long-term recovery can include everything that public and private sectors work together on, such as rebuilding infrastructure, financial assistance, economic and workforce development programs, redesigning codes and plans to protect people from future disasters, and more.

The National Voluntary Organizations Active in Disaster, or VOAD, has some helpful things to consider when working on long-term community and individual recovery:

- Consider creating a long-term recovery group with other stakeholders in your community if one does not already exist. This can be informal or turned into a 501(c)(3) nonprofit. This ensures that the local community is leading the way, but there should be clear guidelines and a diverse and inclusive group of stakeholders involved. VOAD has considerations for creating these groups and managing their budgets [here](#).

- Consider hosting public gatherings and memorials in the months and years after disasters to mark the event and support community members during difficult times. These should involve survivors, local faith leaders, and other trusted leaders.
- Keep track of unmet needs — anything from private roads that need repair to waterways that need cleaning up to random issues that arise months later — and develop a way to prioritize them. This can help you figure out where to access funding and who is being left out of the recovery process. [Here's an example](#) of what that looked like a year after Hurricane Laura.

READ MORE: [How disaster response impacts long-term recovery](#)

Mental health resources

Disasters affect people in many different ways, and it's normal to grieve your losses — personal, professional, community — in your own time. You may feel sad, angry, or fearful. [In 2021, Southerly interviewed](#) Kevin Yaudes, who runs the Kay Doré Counseling Clinic at McNeese State University, in Lake Charles, Louisiana, after Hurricanes Laura and Delta hit the southwest part of the state. “The effort to be positive and move forward was so strong that it was clouding the fact that the storms had taken their toll,” Yaudes said. “Two things can be true at the same time. It is OK to feel both sorrow for loss and gratitude that the situation was manageable.” [For many residents](#), knowing there were affordable options for counseling, and that others were experiencing similar feelings, was important.

Disaster relief organizations, churches, mutual aid groups that offer direct financial support (you can find many mutual aid groups [here](#)), and other institutions will likely offer free or affordable counseling, or can direct you to the right place. Check your local government website, local news TV stations, newspapers, and local radio stations for options.

General mental health guidelines:

- The [National Center for PTSD](#), or post-traumatic stress disorder, on what to expect after experiencing a disaster ([en Español](#)).
- If you are feeling suicidal, call 988 or [start an online chat](#) with someone through the 988 Suicide and Crisis Lifeline ([en Español](#)).
- Veterans going through a crisis can also dial 988 for the Suicide and Crisis Lifeline, and press 1, or [chat online here](#).
- The National Alliance on Mental Health, or NAMI, has a network of organizations and affiliates across the U.S. [Find the closest one to you here](#). You can also text “[helpline](#)” to 62640 or call 1-800-950-6264 ([en Español](#)).

Disaster helplines and resources:

- The [American Red Cross](#) has mental health volunteers they often dispatch to areas hit by a disaster. They have [guides](#) in multiple languages about mental and emotional health.
- The [Crisis Counseling Assistance and Training Program](#) is a short-term disaster relief grant program, funded by FEMA and managed by the Substance Abuse and Mental Health Services Administration, or SAMHSA. It is available to states, U.S. territories, and federally recognized tribes in a federal disaster declaration area. Email dtac@samhsa.hhs.gov to learn if there's a program in your area.
- SAMHSA also has many fact sheets for coping with disasters and trauma [here](#).

All of these agencies and organizations will point you to the Disaster Distress Helpline that provides 24/7 crisis counseling and support. Call or text 1-800-985-5990 for English and Spanish.

However, there are limitations with the helpline: In 2020, the Center for Public Integrity and Columbia Journalism Investigations teamed up with local news outlets across the country to [examine the toll disasters take on mental health](#). They found that federal programs reach just a fraction of survivors, and that communities were creating their own counseling programs to fill in the gaps. [Here are some of the tips](#) they gathered from people who have lived through disasters.

Substance abuse resources

Research shows that disasters can result in increased alcohol and drug use among people who previously did not use them, and relapses for those who have struggled with alcohol and drug abuse disorders. Not only is it an [exceptionally stressful and triggering time](#), but services can be disrupted if buildings are destroyed or people are displaced.

Gathered from a variety of clinics as well as federal and state resources, here are some ways to cope after a disaster if you struggle with drugs or alcohol:

- Check your local Alcoholics Anonymous, Narcotics Anonymous, health care provider, or SMART Recovery for meeting updates and location changes.
- Reach out to your sponsors, old friends who have helped you in the past, or family you trust. If you suspect someone you know is struggling, [here are some ways](#) to help them, from the Minnesota Department of Health.
- There are many ways you can try to keep to a routine. An Illinois-based clinic called Rosecrance has [some helpful tips here](#).

- SAMHSA's National Helpline is confidential, free, and available anytime in English and Spanish. Call 1-800-662-4357, visit SAMHSA's [online treatment locator](#), or text your ZIP code to 435748 to find help near you.

Frauds and scams

There's always the risk of fraud as con artists posing as government officials or unscrupulous contractors try to bilk people out of their money or rip them off with shoddy work. [Here's a timeline of how disaster fraud often plays out](#). A few tips can minimize the risk.

- Verify the identity of anyone who approaches you unsolicited with offers of help. Ask for identification. FEMA employees, housing inspectors, and other government officials carry official IDs. A government uniform is not proof of identification.
- Government officials will not ask you for money or for financial information. Do not trust anyone who seeks payment up front or promises a loan or grant.
- Work with reputable contractors and check their credentials and licenses before hiring them (more on this below). [Here are some tips](#) from the National Insurance Crime Bureau to avoid getting taken.
- Ask for written quotes and contracts throughout the process.

If you have knowledge of fraud, waste, or abuse, you can report it to the FEMA Disaster Fraud Hotline at 866-720-5721 or email StopFEMAFraud@fema.dhs.gov. You also can [contact](#) the National Center for Disaster Fraud. Before calling, gather as many details as possible, including how and where it occurred. You can also report it to your state's attorney general or local law enforcement.

[Emergency Legal Responders](#), which provides free, accessible, and easily understandable information and services, [has a form](#) to report disaster scams you encounter so they can find patterns and update resources for the public.

READ MORE: [How to spot fake contractors and questions to ask anyone who knocks on your door looking to offer services](#)

Preparing for the next disaster

Repeated exposure to major disasters can take a heavy toll on your mental health, [according to a 2022 study](#) from Texas A&M University School of Public Health. People who experienced two or more events over the past five years had mental health scores below national levels. These mental health challenges can manifest in a variety of ways. For some people, reactions to stress

can feel just as intense as the first time. For example, you may get extremely anxious when you hear heavy rainfall after you've survived a flood. NAMI has tips on identifying signs and dealing with triggering events [here](#).

READ MORE: [How to protect your health if a disaster strikes your community](#)

As extreme weather becomes more frequent and intense, it's not out of the realm of possibility that you'll experience multiple disasters in a short time span. It's important to stay prepared — especially if you were caught off guard the first time.

READ MORE: [How to prepare for a disaster](#)

Federal assistance programs you may be eligible for

Disaster-related unemployment

The [Disaster Unemployment Assistance program](#) provides temporary benefits to people who, as a result of a major disaster, lost their jobs or had their self-employment interrupted. You are eligible for this assistance if you live in a city, county, or state where a federal disaster declaration has been made and you aren't eligible for regular unemployment insurance benefits. You must file a claim with your state insurance agency. If you have evacuated to another state, you can still apply.

To learn more, contact your state's unemployment office. [Search for yours here](#). If you've moved or have been evacuated to another state, contact your home state. The Department of Labor also has other tips if you need to find a job, relocate, or replace your driver's license, birth certificate, or other documents.

H-2A worker assistance

If you are an agricultural worker on a temporary visa and you lose a job when a flood or storm hits, your employer must give you up to 75 percent of your lost wages. This is a [federal law](#). If you are an H-2A worker and your employer does not provide these lost wages, you can file a complaint with the Department of Labor. ([Here are instructions in English](#) and [Español](#) on how to do that.) Some people have reported retaliation for making a complaint about working conditions. You can tell the Department of Labor if you think this has happened to you.

READ MORE: [Know your rights as an immigrant before, during, and after disasters](#)

How to track disaster spending in your community

After a disaster, huge sums of money trickle down and change hands to fund debris cleanup, repairs, reconstruction, and more. We hope these tips will be helpful for local journalists looking for stories after a disaster, as well as community members who are interested in better understanding how projects are prioritized and funding is distributed.

- Attend your local city council, county commission, and school board meetings. If structures like schools and city buildings are destroyed, your county or city will be designating funding for repairs and rebuilds. By attending meetings and asking questions, you can stay updated and make sure local officials are spending money on the things that should be prioritized first. [Here's an example from Southerly](#), which hired residents of Lake Charles, Louisiana, to take notes at meetings and write about the patterns they saw after Hurricane Laura.
- You can also use these meetings, plus news stories or press releases from the offices of your governor or mayor, to track what companies governments are contracting with to clean up debris, repair roads and buildings, and more. For example, the [Kentucky Center for Investigative Reporting](#) reported on complaints and lawsuits against a debris cleanup company accused of taking property without consent and leaving flood debris behind that clogged waterways in 2022. The city of Louisville [hired the same company](#) to clean up after floods in 2025.
- Pay attention to how your neighbors and family members are doing as they wait for federal or state funding for repairs for their homes or businesses, or other housing assistance. If you're going through the process yourself, take notes about everything and keep track of your documents. [Here's another example](#) from Hurricane Laura.
- Know what data to look at. FEMA is required by law to provide a report by the fifth day of each month on the Disaster Relief Fund, "which includes a funding summary, a table delineating the DRF funding activities each month by state and event, a summary of the funding for the catastrophic events, and an estimate of the date on which the funds will be exhausted." [You can search for these reports here](#). In addition, the agency must update the OpenFEMA dataset frequently after disasters; it provides [detailed applicant-level data](#) on the agency's individual and households program. After the 2022 Kentucky floods, an Appalachian think tank [tracked funding for housing rebuilds](#) using this data. [Here's a link](#) to more datasets from OpenFEMA.

READ MORE: [How FEMA aid works](#)

Questions to ask about long-term recovery

There are other aspects of the recovery process in the months and years after a disaster that it's important to be aware of. Here are some questions to ask your local officials and community leaders:

- How is the rebuilding effort making homes and businesses safer for future disasters? Are developers and the local government putting homes on higher ground in case of more flooding, or investing in materials that can guard against fire or wind?
- How are your officials mitigating future disasters when it comes to infrastructure improvements?
- What are the economic development initiatives that the community is focusing on in order to strengthen the local and regional economy?
- How is your community keeping price gouging and fraud down, whether that's in the housing market, at the grocery store, or for building supplies?

Recovery Resources

Recovery is not a prescriptive process, and some of the best advice you'll find is from other people who have survived disasters. Grist wants to continue adding to this recovery resource, and we encourage you to send workshops, toolkits, links, and stories that have helped you to community@grist.org.

- [Disaster Resiliency and Recovery: A Guide for Rural Communities](#) (USDA, 2021)
- [Community Recovery Management Toolkit](#) (from FEMA)
- [After the Flood](#) documentary, about how communities have rebuilt since the 2022 Eastern Kentucky floods
- [Extreme Weather Survivors](#) is a network of people who have experienced disasters. They offer resources, storytelling, and workshops, and more.

This is part of the [Disaster 101 toolkit](#), Grist's comprehensive guide to extreme weather preparation, response, and recovery.

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