

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 best practices can minimize your risk. Here are some tips to ensure you hire a trustworthy contractor and protect yourself from scams.

- **How did you find them?** 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. If they approached you, whether at your doorstep or elsewhere, be extra careful. Often, predatory contractors go door to door, utilizing car salesman-style pressure tactics to get you to hire them. Ideally, you'll have found them through someone you trust or through a local organization's or government's vetted list of vendors. **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.
- **Are they licensed?** Most states require contractors to be licensed with the state. Ask the contractor to show you their license. Save a copy and independently verify their license number with your state department of insurance. If they tell you they're licensed in another state or that they don't have a license, be wary. Be also aware of the difference between "licensed" and "registered." Licensed contractors have to periodically pass tests, while registered contractors simply have to provide contact information to a state authority.
- **Do they work with your insurance?** If your home is insured, ask them if they've worked with your insurance company in the past. If they say yes, call your insurer to verify that the contractor is an approved vendor and that your policy will cover the cost of any repairs they conduct.
- **Did they provide an estimate of costs?** Do not allow the contractor to begin work without providing you with a detailed assessment of the damage and the cost of repairs. Some contractors may utilize the fact that you want to rebuild quickly to skip steps. But always ask for a cost estimate before work begins. Then, run the estimate by your insurance adjuster or compare against quotes from other contractors.
- **Did you get multiple bids?** Getting estimates from other contractors will help you understand industry standards and help protect against price gouging. Insurance

companies will also often ask homeowners to secure multiple bids before they approve work. Depending on the severity and scope of a disaster, it may be difficult to get multiple bids because contractors are swamped. Be patient, if possible, and call as many places as you can.

- **Are they asking for partial or full payment up front?** Run! Credible contractors will not demand large sums up front. Legitimate contractors typically bill in increments as work is completed.
- **Have you looked up reviews online?** Check their Yelp, Angie's List, and Google reviews, but also make sure to look them up on the [Better Business Bureau](#): 1-800-544-7693 or [online](#). An A+ rating isn't a guarantee of a good contractor, but reviews and complaints on the bureau's website can help you gauge customers' experiences with a business. Also, search for the contractor's name along with terms like "scam," "complaint," and "negative reviews" on Google and social media sites like Facebook. You can also check with your local [home builders association](#) to verify credentials, reputation, and membership.
- **Do you understand what you're responsible for?** Some contractors require you to obtain permits, and others take care of it. Ask your contractor, and then contact your local building inspections and permitting office to determine if permits are required. If so, confirm that the contractor has acquired them before construction begins.
- **Is everything done?** Before making the final payment, evaluate the completed work and require the contractor to confirm that all subcontractors and suppliers have been paid to eliminate potential liens on your property.

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.

After a disaster, huge sums of money trickle down and change hands to fund debris cleanup, repairs, reconstruction, and more. Where all this money goes, and how projects are prioritized, is important to understand as rebuilding gets underway.

Below are tips on how to track disaster spending in your own community, plus resources and websites where you can download public records and other information. We've also included guiding questions to ask local policymakers, government agencies, and community groups.

How to track public spending:

- **Stay informed.** 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 designate funds 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.
- **Look at the contracts.** You can also use these meetings, plus news stories or press releases from the offices of your governor or mayor, to track which 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.
- **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, or DRF, "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.

- **Take advantage of existing tools.** Several policy and research groups already monitor public disaster relief, giving users a quick and easy way to see spending trends. The Carnegie Endowment for International Peace, for instance, maintains the [Disaster Dollar Database](#), a tool that tracks the major sources of grant-based federal funding for disaster recovery in the United States.

How to track private spending:

- **Find out who's getting paid.** Nonprofits are not obligated to report funds received in their annual tax filings, which makes tracking spending from these groups tricky. But their annual 1099 tax forms can hold clues about major contracts with nonemployees, those paid \$100,000 or more. In the case of disaster recovery, that could be food distributors, cleanup crews, or a construction company hired to rebuild homes. It isn't as straightforward as tracking public recovery funds, but it could provide some information.
- **Examine their board.** Look at the boards of nonprofit organizations and map out their members' connections and political donations. It might tell you who has sway where and about the relationships that give certain organizations access to powerful people.
- **Use public funds trackers.** Nonprofits often receive public funds to carry out humanitarian aid and disaster relief. Search [USAspending.gov](#) to see if any of the organizations you're interested in were recipients of this money.
- **Look at annual reports.** Most nonprofits produce annual reports that detail major projects and successes for the year, give funding updates, and list their major donors. The downside: These reports typically take months to produce, so don't expect quick answers. Press releases and blog posts on an organization's website may provide interim information.
- **Track social media.** Nonprofits, religious organizations, and businesses often use social media to raise funds, ask for volunteers, and highlight the work they're doing to rebuild and recover post-disaster. Keep an eye on these posts to get a sense of how money is being spent.
- **Don't be afraid to ask directly.** While public spending is subject to transparency laws, private spending is not so it can be notoriously hard to track. If you can't find answers anywhere else, don't hesitate to ask an organization directly. If representatives are speaking at a public event, like a city hall meeting, attend, see what they say, and ask questions. You could also try sending an email or calling their office.

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.

Naveena Sadasivam and Katie Myers contributed to this resource. It was updated in February 2026.

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

