

How to find housing and rebuild your home after a disaster

A guide for renters and homeowners on knowing your rights, as well as how to handle FEMA aid and insurance claims, avoid contractor scams, and rebuild in a way that protects your home.

By Amal Ahmed

As the number and ferocity of hurricanes, fires, and other disasters increases, so too does the number of people forced from their homes. Some [3.2 million people were displaced by disasters](#) in 2022, according to the U.S. Census Bureau, and one-third of them could not return home for more than a month.

Losing your home and everything in it, then having to invest time and money to repair and replace everything, is extremely difficult; navigating insurance companies, government agencies, and legal issues is exhausting and nerve-racking. To help you through it, Grist put together a guide to the process for renters and homeowners.

READ MORE: [Here's how disaster declarations work](#)

Protecting your belongings and documents

If you live in a region that's particularly prone to disasters — hurricanes along the Gulf Coast, for example, or fires in the West — you should [prepare well in advance](#). One of the most important things to do is create digital copies of essential documents, and keep physical copies in a weatherproof bag or container.

For homeowners, that means your homeowners insurance policy, the deed to your house, and loan paperwork. Renters, keep copies of your lease agreement and renters insurance policy if you have one. These documents will help establish your ownership or residency at the time of a disaster. (If you don't have a written lease, a [verbal contract](#) may hold up, but try to find documentation supporting the agreement — a text, email, etc.)

Keeping copies of other helpful files, such as a recent tax return and bank statements, as well as government-issued IDs, Social Security cards, immigration records, and anything else that provides your address is a good idea. Pay stubs can help prove your income if you apply for FEMA aid.

READ MORE: [How to pack an emergency kit and plan your evacuation route](#)

Lastly, consider keeping photos of your home and big ticket items, such as appliances, TVs, stereos, or laptops — and write down serial numbers — so that you can prove what they looked like before the disaster. Government agencies or insurance companies will likely ask for proof that specific damage, like a collapsed roof, isn't the result of deferred maintenance or a previous disaster.

All of this administrative setup can save a lot of hassle in a crisis. When Hurricane Harvey caused \$125 billion in damages in Southeast Texas in 2017, [more than a quarter of all FEMA applicants](#) were denied aid; common reasons included that people couldn't prove homeownership or failed to provide valid identification. In 2020, survivors of the Alameda wildfires in Oregon faced similar hurdles: FEMA denied 57 percent of all applications. [Mobile or manufactured homeowners](#) in particular had a hard time proving ownership and residency.

If you live in a mobile or manufactured home, be sure that you have a safe place to go in case of severe weather — especially tornadoes. [Here are some helpful tips](#) from the National Weather Service to stay safe. To prepare for hurricanes or other high-wind storms, consider reinforcing your roof, anchoring your foundation, and reinforcing doors.

Are you a renter? Know your rights

Nearly 35 percent of households in the U.S. [rent their home](#), and they are especially [vulnerable](#) to the impacts of disasters. They have more [limited access to recovery funding](#) from federal aid or insurance, and almost no control over the process of rebuilding their damaged home, since they don't own the property. Renters insurance primarily covers [the cost of personal belongings](#) that are damaged during a disaster; some policies may include reimbursements for hotels or temporary living situations.

Finding new housing after a disaster can be difficult because rents often skyrocket after a disaster, and there are fewer undamaged properties available on the market. While homeowners can request a mortgage payment deferral, landlords often [won't make the same concession](#). The National Low Income Housing Coalition [reports](#) that rents typically rise between 4 to 6 percent annually for about three years after a major disaster.

In Los Angeles, some units that escaped the Palisades Fire were relisted for [three times as much](#) despite a California law capping such increases to 10 percent after a disaster declaration. The organization also found that renters were [more likely to be displaced](#) than homeowners, and for longer stretches of time. Evictions [also rise](#) in the two years following a disaster.

Renters' rights and protections [vary by state](#). Some allow tenants to withhold payment until repairs are made; others say nonpayment for that reason could be grounds for eviction. Either

way, you may be entitled to certain protections, such as reimbursement for simple repairs you make yourself, through your lease.

Here are some tips:

- **Get it all down in writing.** The Legal Aid Disaster Resource Center recommends documenting any conversations you have with your landlord about damages and repairs. This will provide proof of any agreements regarding specific damages, costs, and other details. This can help if you must go to court to break a lease due to unsafe conditions.
- **Understand the legal process.** Your landlord cannot evict you without filing a legal complaint, and in [some states they must provide written warning](#) before taking that step. If you have not terminated or violated your lease, your landlord cannot legally change the locks, shut off the utilities, or remove your property without going through the legal process of eviction — even if you were evacuated or forced from your home. This is important to know because landlords sometimes evict tenants after a disaster to [renovate buildings and increase rents](#). If your landlord attempts to wrongfully evict you, consult a lawyer or a pro bono legal aid organization.
- **Disaster Legal Services**, funded by FEMA, works with state bar associations and pro bono lawyers to set up hotlines for legal services following a federally declared disaster. (Call 1-800-621-3362.) However, as of March 2025, [parts of that program are suspended](#) after the Trump administration froze some FEMA funding. You can also find free or affordable legal services through [other avenues](#), like typing “legal aid society” and your location into a search engine, or checking with trusted people and organizations in your community.
- **Know how federal aid works.** Tenants who are displaced or evicted after a disaster are eligible for help from FEMA. You might receive direct assistance to pay rent, or reimbursement for staying at a hotel. The agency may also provide temporary housing until your home is habitable again. After a series of disasters hit [Lake Charles](#), Louisiana, between 2020 and 2021, some residents lived in FEMA trailers for over a year as they searched for an affordable place to live.

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

Some other resources for renters' rights:

- The National Low Income Housing Coalition has a [host of resources](#), including how disasters impact [federally assisted housing](#), specific [housing needs by state](#), and a [guide](#) on eviction processes.
- Your local health department, city or county government, or legal aid organization will likely have a webpage dedicated to renters' rights. For example, [the Tennessee health department describes renters' rights](#), and [this](#) outlines landlord and tenant protections for rural east Tennessee specifically.
- The Stanford Legal Design Lab and Charitable Trusts [has a database](#) where you can find local legal rules about housing, eviction, rent, and landlord-tenant issues, and groups and guides that can help you with housing assistance.

READ MORE: [This long-term recovery guide outlines resources you can use in the weeks and months after a disaster](#)

How to navigate government aid, donations, and insurance

Homeowners facing costly repairs after a natural disaster have options for aid. Insurance policies may cover some or all of the damages. Federal agencies like HUD, FEMA, and the Small Business Administration will provide funding as well. Some people turn to their own savings, mutual aid groups that raise money and distribute it directly, or crowdfunding platforms to help cover costs.

Insurance: Homeowners should first file a claim with their insurance company. Based on what your policy covers and your insurer pays, you can then apply for other types of federal aid. It's important to keep good records and itemize your costs and reimbursements. You can receive payouts from a [combination of private and public aid](#), but be careful of double-dipping: If you will receive funds from one source for specific damage, government aid can't be used to cover the same costs.

The legal term for this is "[duplication of benefits](#)." Let's say your insurance paid to replace your roof, but not the cost of removing mold in your walls. You cannot legally receive additional money for the damage to your roof, but you can apply for help covering the cost of mold removal or other damage not covered by your insurance policy. Most home insurance policies won't cover flooding or earthquakes unless you bought that coverage separately, according to the National Association of Insurance Commissioners. [Their guide](#) outlines best practices for contacting insurance, documenting damage, and filing claims.

Federal/state aid: To receive assistance from federal or state agencies, you must submit an application to the agency. This can usually be done online, and you may be able to apply in person or over the phone. There is a [specific process](#) cities, states, and tribal governments must navigate in order for residents to receive FEMA aid. If you are a U.S. citizen, or meet certain qualifications as a non-citizen, and live in a disaster declaration area that was approved by FEMA and the president, [you are eligible to apply](#) for aid immediately after they announce it. You can apply on [disasterassistance.gov](#), through the FEMA app, or at a FEMA recovery center. FEMA offers survivors eligible for individual assistance:

- A one-time grant of \$750 for emergency needs and essential items like food, baby items, and medication
- Temporary housing assistance equivalent to 14 nights in a hotel in your area
- Up to 18 months of rental assistance
- Payments for lost property that isn't covered by your homeowners or renters insurance
- Other forms of assistance, depending on your needs and losses

You can track the status of your aid application via the app or disasterassistance.gov and receive notifications if FEMA needs more information from you.

You will need to provide proof of your identity and residency and document the damages that your home sustained. A FEMA inspector will meet you at your home to determine the damages. If your application is approved, you will receive funds or a loan approval with details on which repairs are covered.

You may also qualify for rental assistance from FEMA. You must apply for individual disaster assistance to be considered for rental assistance. These funds can be used for rent, including a security deposit, and utilities such as electricity and water, at a house, apartment, hotel, or recreational vehicle that is not your damaged home. Residents in counties with a federal disaster declaration are eligible to apply under FEMA's [Individuals and Households Program](#). The rate is set by an area's Fair Market Rent; find yours [here](#).

READ MORE: [Everything you need to know when applying for individual and rental assistance from FEMA](#)

If your application is denied, you have the right to appeal the decision [within 60 days](#). You should include any information that was missing from your initial application, as well as supporting documents showing costs, damages, and proof of residence and ownership of your home. Lawyers and community advocates [can help you write](#) the appeal. You will need to sign the letter, along with a statement verifying that you authorized someone else to write the appeal. FEMA has 90 days to review your appeal, but delays are possible given the volume of paperwork the agency may be reviewing.

Some homeowners may also apply for help through the [Small Business Administration's program](#), which provides low-interest loans for repairs. You don't have to own a business to apply, and FEMA [may refer](#) you to SBA's application to check if you qualify for additional aid for funds to [make your home more resilient](#) to future disasters.

Mortgage, rent, and utility relief: Homeowners [may](#) qualify for mortgage relief. Providers aren't legally required to offer assistance, but they can waive late fees, delay foreclosures, and provide forbearance. It is usually up to the homeowner to initiate a conversation about these options.

If you have a loan backed by the Federal Housing Administration, you have more legal protections. If you're unable to make payments, your mortgage servicer [cannot initiate a foreclosure](#) for 90 days after a presidentially declared disaster in your area, and you can negotiate a repayment plan or modify some terms of your loan. You may also be able to meet with HUD-approved counselors trained in foreclosure prevention, who can help you evaluate your options and finances.

Both renters and homeowners may qualify for rental and utility assistance from government agencies and nonprofit organizations. If your home or rental unit is uninhabitable or you cannot stay there for another reason, there are likely organizations providing assistance with finding a place to live. Be on the lookout for applications for these in the days and weeks after a disaster. (If you're not sure where to start looking, [here are some examples of types of organizations](#) that provided these services after Helene in 2024; they included local nonprofits, churches, housing organizations, county governments, and more.)

Crowdfunding/GoFundMe: Some disaster survivors turn to crowdfunding platforms to cover costs for evacuations, funerals, or repairs. According to data from GoFundMe, one of the largest platforms, disaster recovery campaigns in the U.S. [raised over \\$100 million](#) in 2023. This avenue is often faster than waiting on insurance claims and FEMA applications. Donations you receive are considered gifts, and [you will not be required to pay taxes](#) on them, as long as you don't promise donors goods or services in exchange. However, you can't apply for other sources of aid to cover the same expenses you list in the campaign you create.

READ MORE: [The agencies, organizations, and officials that respond to disasters](#)

How to avoid fraud 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. A few tips can minimize the risk (you can find a [longer list of tips for avoiding scams here](#)).

- 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.

Be wary of disaster investors: You may receive calls, texts, or other communications pressuring you to sell your home as-is, for cash. These “[disaster investors](#)” take advantage of the stress and uncertainty that people feel as they return to damaged homes. Their offers often target individuals who will have a difficult path to recovery, including [low-income homeowners and the elderly](#).

In Hawaii, following the devastating 2023 wildfires, the governor [issued an order](#) banning such unsolicited offers in Maui, and the state eventually opened investigations into some companies.

Investors trying to scoop up properties to flip after a disaster will often make offers that are lower than market value, even with the damage your home might have sustained. If you are interested in selling, work with a trusted real estate agent of your choosing, and check what comparable homes should sell for in your area. Never sign any agreements or contracts about a potential sale without carefully reviewing them — no matter how much you’re pressured to sign on the spot.

Choose a contractor carefully: You’ll likely need to hire a contractor to do major repairs, and it’s important to vet any offers to fix up your home. Here are some tips for avoiding scams [from the NC State Board of Examiners of Electrical Contractors](#) and Legal Aid of East Tennessee:

- Be wary of door-to-door repair solicitations or people who demand deposits or payments in cash. Contact your insurance company for guidance before beginning any work.
- Require a written contract that outlines the work to be done, materials to be used, a payment schedule based on completion of work, and a timeline for completion. A licensed general contractor is generally required to be insured and list their license number on all contracts.
- Do not make payments before the work specified on the payment schedule is completed.
- Check with the Better Business Bureau for any history of complaints: 1-800-544-7693 or [online](#). You can also look at reviews on sites such as Yelp, Google, or Angie’s List.
- Verify the company’s permanent business address.
- Check with your local [home builders association](#) to verify credentials and membership.
- 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.
- Before making 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.
- You can always verify whether the contractor is licensed to perform the specific work by visiting licensing board websites or calling the board offices.

Building a new home or repairing your home

As you make repairs or reconstruct your home, you may be able to use insurance payouts and other assistance to make the place more resilient. (If you're interested in learning more about rebuilding after disasters, [read this report](#) from Ohio River Valley Institute about housing damage from the 2022 Kentucky floods.)

Consider installing more [energy-efficient features](#), including new insulation, double-paned windows, and hurricane shutters. If you're in a flood zone, you may want to elevate outdoor components of your HVAC system so that they don't flood in the future. If you live in a tornado-prone area, you could add or retrofit a room to serve as a [storm shelter](#). Materials like stucco can help fire-proof your home more than wood or vinyl siding. Some communities can qualify for the Hazard Mitigation Grant Program, a federally funded program managed by local government agencies, that aims to help homeowners with structural elevation, reinforcing buildings to withstand natural disasters, and buyouts by FEMA. The land is deeded to the local county for parks, greenways, and other municipal projects.

In some flood cases, you may be [required](#) to elevate your home to avoid future damages. This is typically the case if you participate in the National Flood Insurance Program or if your community has or adopts stricter floodplain management. After receiving FEMA aid, you could be required to purchase a flood insurance policy.

After clearing out debris, consider planting native grasses, shrubs, and trees that suit your local ecology. This can help prevent soil erosion and [improve drainage](#), which might help reduce water in your home during major rainstorms, particularly in basements. Some native species may be drought-tolerant and somewhat [fire-resistant](#), as well. Opting for pea gravel or stones to fill out your landscaping instead of Bermuda grass can help reduce the risks of fire spreading over your lawn. Make sure that you create a buffer zone between your house and landscaping; additionally, pruning and clearing fallen branches and leaves can help reduce future risks.

READ MORE: [How to make sure your home is better protected from disasters](#)

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

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