

# Inside The Chaotic, Lucrative 'Disaster Economy' with Grist

<https://www.climateone.org/audio/inside-chaotic-lucrative-disaster-economy-grist>

Recorded on January 9, 2026



*Note: Transcripts are generated using a combination of automated software and human transcribers and may contain errors. Please check the actual audio before quoting it.*

**Ariana Brocious:** Well, happy New Year Kousha

**Kousha Navidar:** New Year, Ariana.

**Ariana Brocious:** and welcome back. Uh, we have to start right away by talking about President Trump's forced removal of Venezuelan President Nicholas Maduro from office. Things are moving very quickly, but as of this taping, Maduro and his wife were being arraigned on federal charges in Manhattan.

**Kousha Navidar:** Trump has been calling Maduro a narco terrorist for months as a way to justify firing on small boats off of Venezuela's coast. Uh, at the same time, Arianna, you know, Trump hasn't been shy about naming another incentive for intervention.

**Ariana Brocious:** Namely oil. Back in December, president Trump said, quote, we had a lot of oil there and you know, they threw our companies out and we want it back.

**Kousha Navidar:** you know, it is true that in the early two thousands, Venezuelan president, Hugo Chavez did seize assets that were owned by US companies.

**Ariana Brocious:** Yeah, but US companies drilling and exporting Venezuelan oil and you know, does that justify breaking a United Nations charter, which makes it illegal to use force against another state

**Kousha Navidar:** Yeah, it's a great question. Venezuela has the largest oil reserves in the world. It

has a long suffering economy, a deeply unpopular leader.

**Ariana Brocious:** Right. I mean, Maduro does not have a good record. A report by UN Investigators just released in December, revealed a decade long pattern of killings, torture, violence, targeting his opponents, uh, and carried out by Venezuela's National Guard.

**Kousha Navidar:** He's a deeply problematic character. And the question is, what is the US' role in dealing with it? And we see history repeating itself in a lot of ways. I mean, on a personal note, I was born in Iran, which is a country that experienced US intervention because of oil. I was a teenager during the Iraq war, which many of our listeners also lived through, which itself was caused by oil. And now we see Venezuela. It is difficult to watch these interventionist policies because so much destruction happens as a result.

**Ariana Brocious:** Yeah, and it's hard to say how much this will actually affect oil prices for Americans or anyone else. Um, you know, oil is a global commodity, traded on big international markets. Venezuela contributes, I think, around 1% of the world's oil supply. So not very much at present. And from the perspective of US companies, I mean, The prices of oil are low right now, and so putting a lot of money into establishing new supply isn't worth it, and to try to set up new operations or reestablish operations in Venezuela, it's a time consuming and an expensive prospect,

**Kousha Navidar:** The long path to innovation is also at the tip of my mind, especially as it relates to this show because oil and climate do go hand in hand and pushing for renewable energy means pushing for new pathways to peace. What would the world look like if the incentive to use military intervention to access oil just didn't exist anymore?

**Ariana Brocious:** Great question, and we'll be talking about that more in the coming weeks. For now, we're gonna get on with today's show. I'm Ariana Brocious,

**Kousha Navidar:** I'm Kousha Navidar

**Ariana Brocious:** And this is Climate One.

Music: In

**Ariana Brocious:** Kousha. A couple years ago, I remember seeing a map of the US, it was in some newspaper or magazine, and it highlighted and ranked the climate risks by region. So, you know, on the coast it was like sea level rise inland. There was drought, wildfire, risk flooding, you name it. And I also remember that basically there was no part of the map that was untouched by some kind of risk.

**Kousha Navidar:** You know, in this show we don't just talk to people in California about this. We talk to people in Wyoming and New York and Florida, and it feels like that map kind of expands each season.

**Ariana Brocious:** I think it is. I think it is expanding. You know, humans have always been at the mercy of Mother Nature when it comes to extreme weather. But the changes that we've caused by burning fossil fuels and warming the atmosphere is making these kinds of disasters more common and more severe and sometimes more deadly.

**Kousha Navidar:** And even if you're someone who's been lucky enough to have avoided being directly affected by one of these unnatural disasters, there is still, of course, the heartache for the people who have experienced it.

**Ariana Brocious:** That's why I was immediately interested when we were approached by our friends at the environmental news organization Grist about sharing their reporting on something that I think a lot of us don't think about very often, the recovery process after a disaster,

**Kousha Navidar:** There is an entire economy built around disaster recovery, and today we're gonna pull back the curtain a bit on how that economy works, who gets sent to cleanup, and those who see it as an opportunity for profit.

**Ariana Brocious:** And how we can better prepare ourselves and our communities for resilience before extreme weather hits.

[music change]

**Ariana Brocious:** Nearly a year ago, fires devastated parts of Los Angeles, especially Altadena and the Pacific Palisades. The fires spread at breathtaking speed fueled by high winds and dry conditions. In the weeks after I talked with Haley Geller, a photo stylist and brand new mother who experienced the fires firsthand.

**Haley Geller:** We were all at home and the wind was just so scary, howling like crazy outside. this house that we rented is pretty old. So you know, our windows were rattling. The door actually blew open to our laundry room, our outdoor sofa flew across the yard. It was really, really scary. Just the wind was really scary. But we decided to hunker down and, you know, it's scary, but we're inside and it's fine. Around maybe like 7 PM. I walked outside to get something from the car. and I was I was being blown right and left. It was crazy and as I walk up to the car, I look up. We're right at the base of the these beautiful foothills of Eaton Canyon. We live on Eaton Drive and I look up at our foothills and right at the Edison transmission power lines, there was a fire. I ran back inside. I told my husband, there is a fire. We got to pack up and go now.

And so we pretty frantically threw a whole bunch of stuff in suitcases. And that couldn't have taken us very long. You know, we didn't have a ton of stuff. And by the time we were done with that, our house was already filled with smoke. And then when we got outside to load up the car, there was ash raining down already.

So it was only a half an hour later, maybe, maybe, that our house was full of smoke, all sorts of stuff was blowing in under our door and in all of our windows. So we were like, We got to get out of here now. We wrapped up the baby in his car seat. We covered him up, ran to the car and we were out of there,

**Ariana Brocious:** Geller and her family ended up relocating several times. First, to a friend's house, then her mother in law's house in Las Vegas, and then finally her parents house in the Bay area. I spoke with her in December to hear how her life has changed since the fire.

**Ariana Brocious:** So it's now been a year almost since the fire. How are you doing?

**Haley Geller:** Man, we are doing well. Um, so much has changed though know, our life is, is nothing like it was a year ago. You know, a year ago we had just had a baby, I think he was six weeks old at the time, and we had this lovely little house in this lovely little neighborhood in Pasadena, And I was working at a, as a stylist. Um, and my husband was working as an actor, and now we live in the Bay Area, My husband is not really working as an actor anymore. He had to get another job. Just 'cause the industry isn't what. It is in la, right? So he's had to do this career pivot, which has been really tough. I've had to do a career pivot. I mean, I'm still working as a photo stylist, but I left behind dozens of clients in LA. Um. We have community here and we do feel really lucky through

this whole awful experience that we had another home to come home to, you know?

**Ariana Brocious:** Your house didn't burn down in the fire. Um, but, it suffered a lot of damage. Why didn't you wanna go back there and renovate or clean up the house you had?

**Haley Geller:** Yeah, so. We did hire some, they were like environmental disaster cleaners. But smoke was just soaked into absolutely everything. Ash and debris blew in under the doorways in windows. It just, it felt like the fire really made its way into our home, even though it didn't burn down. I remember my husband and I just looked at each other and we were like, we really got lucky that our house is here, but it still doesn't feel safe. And at that point, our son was just two months old and we still didn't feel comfortable being outside. And we were like, there's no way. If our adult lungs aren't safe outside that his two month old lungs are safe. And we were like, this is crazy, but I think we should get outta here. Um, and then eventually the city of Pasadena, did do testing, and they tested all these parks around our neighborhood. Um, we had this really sweet one at the end of our block and then another one right around the corner and they found lead in the soil there.

And that's, that's a park that we took when my niece visited. We took my niece there. We would have, um, friends with slightly older babies come and we would take them there. We were always in these parks and always on neighborhood strolls. And just to hear that they found asbestos and lead and other, some other crazy chemicals that we were like, yeah, I, I think we made the right choice to leave.

**Ariana Brocious:** Well, what struck me about hearing your story the first time was just the sort of mind-boggling. Uh, idea that in the midst of evacuating and being terrified and trying to protect your child and, um, you know, just trying to find a safe place in the aftermath of that, you still have to kind of continue some semblance of a normal life. I mean, your husband was working, um, you still have to pay your bills. You know, life kind of goes on. And so how did you navigate that, that tension, you know, in the, in the weeks and months after the fire,

**Haley Geller:** You know what? This actually came up so many times when I was talking to friends. Um, and especially other mothers in my pregnancy group and different mother circles that I was a part of. Um, I was so lucky that I was still on maternity leave.

**Ariana Brocious:** Yeah.

**Haley Geller:** Um, because my full-time job at the time was figuring out how in the world you become a mother and you mother an infant. And so I was doing that. Yeah. And then this became my like sole purpose. I was like, I'm figuring this out. Um, but

**Ariana Brocious:** but even that, that's so much to be a new mother.

**Haley Geller:** was enormous. Yeah, it was insane. But can you imagine somebody who also has to go to work? Like as if there wasn't just this insane environmental disaster, like, and people did, um. I think studios, photography studios shut down for like a week, and then people were just like, okay, come on back. And we were like, what? That's, I just, I, I still can't wrap my head around that because even people, I have friends living in Pasadena who were just like, we already have to go back to work. And I just, I mean, they all stayed. And that was what they could do.

**Ariana Brocious:** Yeah. And so, so now you're living in the Bay Area, as you said, um, and you're in a new house, a new place. Um. What's it been like just settling in again?

**Haley Geller:** Yeah. Uh, thank goodness for the family and community here. It's, it's still such an adjustment. Um, it's wonderful to be here. We're very, very lucky. But, um We evacuated to my

parents' house first. So we were there for a long time. And living with your parents as a 37-year-old married woman with a baby was very tricky. But then we had to move again into our own space. Right. Even just today, my husband and I were talking about how crazy this is and, you know, our son just turned a year and we had some reflection over that. What, what were we up to a year ago? And we had, we just like had a moment where we were like, man, this is, we're very lucky to be here now. But that was. Insane. And that was really hard. And we've been back to LA a couple times since my sister still lives there and we still have so much community down there. And the first time we went back, we were just so sad. I felt like we hadn't really properly mourned the life that we had there. And it took us going back there to be like, oh man. That's so sad. We like loved it here and we loved our little house and our neighborhood and our friends and our careers and that's so sad.

**Ariana Brocious:** Yeah.

**Haley Geller:** yeah. Yeah.

**Ariana Brocious:** What do you think, um, other people should know who might go through something like this? 'cause it's becoming increasingly common that, you know, climate disasters are hitting more parts of the country with more frequency.

**Haley Geller:** Man, I think I wanna be really careful because for my family, um, the right decision was to leave and. I wanna acknowledge that that comes from a crazy place of privilege that we could just like hightail it out of there. That's so not possible. Even friends of ours that had a, a baby the same age as ours, right down our street, they were like, we don't have anywhere to go. So Do whatever is right for your family. It doesn't matter how crazy it sounds. Um, do whatever makes sense and keep yourself safe. 'cause you know, maybe we would've been fine to stay, but we also might not have been. And I think for us that was enough of a reason to get out of there.

**Ariana Brocious:** Well, I'm happy to hear that your family is resettled. Um, as difficult as it as it's been. And thank you so much for providing an update and sharing your story with us.

**Haley Geller:** Thank you.

[music cue]

**Kousha Navidar:** Geller's story isn't unique. More disasters like those she experienced happen with increasing frequency and destruction. So who comes in to clean up and restore a community? I spoke with Ayurella Horn-Muller, a journalist for Grist, who profiled many of these people. Those profiles were part of a much larger series by Grist titled "The Disaster Economy: Inside the Chaotic, Lucrative World of Disaster Recovery."

**Kousha Navidar:** your usual beat is food and agriculture. Uh, your reporting for grist series that brought you to our eyes is mainly on the workers who make up the disaster economies. That's different than your usual beat. What drew you to focus on them?

**Ayurella Horn-Muller:** When, when Grist first set out to do this package, the idea was to look at the very systems that turn recovery from a hurricane or a flood or a fire, or any number of extreme weather events into a marketplace, right? like, how are people profiting people in, in corporations? Who are the bad actors in this story? And, and as a food and ag reporter, I've done a lot of coverage of labor rights. Um, so this question came up pretty early in the conceptualization of this, which was, who responds after a disaster? You know, what is the network that floods in to do that work? Who is that? and I'm, I'm sure you can imagine that list is massive and you see all types of different

personnel really flood in after an extreme weather event. Um, you have some of them that are maybe the more traditional jobs that folks are really familiar with, like emergency managers, first responders, search and rescue. You see the National Guard, the Army Corps of Engineers. FEMA workers come in, but then you also have other levels to it too that perhaps like folks don't think too much about, but they're there. There is this almost like hidden segment of the backbone of this workforce. That's the mass amounts of utility linemen that show up. You know, these skilled tradespeople that are working to reconnect power for communities that need it. And you have debris removal workers that are clearing blocked roads and waterways. You have relief workers coming in from throughout the communities, but also across the country and, and sometimes depending on the scope of the disaster, you know, from different parts of the world. And, and that list just continues to grow in the days and weeks and years that follow after a storm hits an area, you know, in that rebuilding process. That list can include crisis counselors and environmental scientists and hazmat workers and all these different types of folks that are just coming in and devoting their time and their craft into making sure that communities have what they need to, to respond and rebuild.

**Kousha Navidar:** That breadth struck me as well when I was reading through your profiles. In fact, I wanted to play back clips from your conversation with one of the disaster workers that you profiled. Uh, this is Cricket Logan, a wastewater treatment plant mechanic who's based in St. Petersburg, Florida. Let's listen.

**Cricket Logan:** When I got hired, they said, you know. Here's the deal. We have to be here. And when stuff breaks during the hurricane, if necessary, we're gonna go out and fix it. It has to be running. They're like, you know, we can do without streetlights for a couple of days, but people cannot do without their toilets. They really don't like that.

I've worked through every hurricane we've had for the last 21 years. It's part of my job. and, uh, up until now, we have lived in the plant and, uh, and worked through the storms. I think Helene kind of, really shook a lot of people. and then the second one, Milton, they became very concerned as the storm was coming in and they were afraid we were gonna be just really flooded in the plant. And so for the first time, I'm aware of, in probably 50 or 60 years, 70 years, we shut down the entire plant completely and jumped in our work trucks and drove downtown. Um, and then at three in the morning, they came in like, get back out there, you gotta get it. And so we all, we had to be back out at work at three in the morning trying to figure out how to turn everything back on. We're really in a moment of, um, nobody had seen, you know, So I don't know what is gonna happen next time.

**Kousha Navidar:** Is this idea of how climate change is kind of breaking our disaster recovery playbooks and forcing us to rewrite them something that came up with the other people you spoke with?

**Ayurella Horn-Muller:** Yeah, absolutely. And, and speaking, you know, kind of first and foremost about Cricket. This is a guy who's. Spent two decades keeping critical infrastructure running through every hurricane. He, he talks about that, you know, I've been here for 21 years in St. Petersburg working for the city through every storm while everybody else is evacuating, he's one of the essential emergency workers that are keeping the city functioning, you know, he knows what to do. he has this, um, game plan, and he's, he told me that every June he stocks a week's worth of food and clothes in his locker just as hurricane season starts, because he knows that he'll be very likely riding out storms, uh, multiple storms at the plant throughout the season. and we're hearing him talk about like how different Helene was. Uh, it was, it's the first time in all of these decades that they shut down the plant. They evacuate the workers downtown, and then they sent them back in when the systems are failing and sewage is overflowing from manholes all over the city and seeping into homes. And like, I, I think you can hear it in his voice too, it's like this visceral thing. You, you, you, you feel him feel, oh this is so different. And I wanted to, to flag that because it, it, it was really, um,

haunting to me to hear him talk about how Helene shifted the way he thinks about hurricanes and, you know, what happens if, if we're not ready, if we're not fortified against the next big storm. Now he's not even talking about himself personally. He's talking about his job and, and you know, how important it is to the city. Uh, I talked with Corey Amundson as well, who's an emergency manager in Florida and I, I'll bring that up because before Hurricane Milton, uh, they had 14 tornadoes developing in Highlands County hours south of where I am in Florida. Not, and not even in that direct path of the hurricane. Um, and, and Corey was talking about he's never seen anything like this before. They didn't even know to be concerned about it. They didn't even have their emergency shelters ready and open because it wasn't even in the timeline that their protocol had called for to have shelters ready. And suddenly he's like fielding calls from his team and from first responders and all these people he's responsible for, uh, because they're. They're going, there's tornadoes developing. We don't have shelters open. He's got staffers on the road and, and everybody's sort of panicking and it's like this chaos and so they had to rewrite their playbook. He talked about how this year they extended their, their timeline of when they even begin opening emergency shelters before a hurricane makes landfall, before a hurricane hits. Um, so, so yeah. I do think it really underscores this theme of like, workers are rewriting their disaster response and recovery playbooks because of climate impacts.

Music: In

**Ariana Brocious:** You can find a link to this story and the whole series at our website, climate one dot org. Coming up, the people who clean up disasters put themselves in harm's way for little financial reward.

**Ayurella Horn-Muller:** This disaster restoration industry really capitalized on low wage and oftentimes immigrant labor performing the most difficult, most dangerous tasks

**Ariana Brocious:** That's up next, when Climate One continues.

**Ariana Brocious** Help others find our show by leaving us a review or rating. Thanks for your support!

Music: Out

**Kousha Navidar:** This is Climate One. I'm Kousha Navidar.

Let's continue my conversation with Ayurella Horn-Muller, a staff writer for Grist who profiled disaster recovery workers across the U.S. as part of the series, "The Disaster Economy: Inside the Chaotic, Lucrative World of Disaster Recovery."

**Kousha Navidar:** a large part of rebuilding is the mental side. And you spoke to people who work as disaster mental health responders

**Ayurella Horn-Muller:** Yeah, I talked with Priscilla Das Brailsford, she's a trauma psychologist. That responded to Katrina. She went immediately after the hurricane and she was there in Lafayette in this football arena. Um, she was running a triage mental health clinic, and it was, it was basically just a, a folding table and a handwritten sign above it. And she talked about like the range of experiences she had. Like she was sleeping in one of the boxes in the football stadium with the other volunteers. And they just had these long grueling days at this table where they were providing services, providing crisis counseling to everything from older adults that were dealing with this information that they had heard through people they knew that the bodies of their missing family

members had been seen on a dock somewhere nearby with tags on their toes, you know, or she was sitting at, at one point with a, a, a little lost 8-year-old girl and coloring with her and creating this like semblance of peace for her in this really, really busy, chaotic and grief stricken, you know, arena and area. But she also talked about how after they founded that clinic, she didn't find it possible to keep doing this kind of response she had to take, take a moment for herself for a while. She still works with people affected by disasters now in her private practice. But it was so fundamentally altering to her as a person to be there and to provide this, this crisis counseling that she almost needed her own, you know, break from that, that capacity of, of the job.

**Kousha Navidar:** Another person that I wanted to bring up from your profile is Zach Wood, a lineman based in South Arkansas. He travels all over the country for electrical contract work when disasters hit, and he brought up the economic paradox of disaster work. What is that paradox?

**Ayurella Horn-Muller:** Yeah, Zach is, um, is very brutally honest about that, the, the moral kind of dynamic that that utility lineman like himself, um, grapple with. So, last year specifically, he was doing something called storm chasing, um, which is going across the country when a disaster hit to get the biggest possible paycheck from these bigger, major disasters. Um, working as a lineman, He described it as like there, him and his, you know, peers are sitting around rooting for storms to turn into category fives because that means more months and more storm pay.. This is his job. It's, and, and it's not an easy one, it's a grueling job. Like he was last year doing 16 hour shifts on average, and that was brutal physical work, like digging holes, resetting down lines, climbing poles, clearing debris. He talked about this inherent danger of handling 10, 20,000 volts of electricity at a time, you know, being outside in the heat and humidity and sun, 16 hours a day, seven days a week until a storm has passed. And he also brought up like the personal toll too. He, he talks about like how, uh, linemen know that hurricanes damage people's lives, but it's their livelihood. Um, and I think Zach really embodies this really kind of uncomfortable truth about the disaster economy. There are people whose income directly benefits from climate catastrophes getting worse. They're aware of it. They need that money. It's not evil. It doesn't make them evil. It's just the system we've created with this, you know, disaster recovery based marketplace.

**Kousha Navidar:** And there is a, a separate yet connected, uncomfortable truth related to that, which is in times of chaos there are opportunities for bad actors. We talked earlier about how the sheer scale and intensity of climate disasters were making disaster response, playbooks less reliable and systems are stretched.

Uncertainty can create openings for people who wanna make a buck in a legal unfair ways. I mean, what examples of wage theft, of exploitation, unsafe conditions have you encountered in your reporting?

**Ayurella Horn-Muller:** Yeah, there's kind of two pieces to that exploitation, uh, piece like of, of the disaster marketplace. Like you have this disaster restoration industry that's like really capitalized on low wage and oftentimes immigrant labor and we see these are the workers performing the most difficult, most dangerous tasks like debris cleanup, you know, and, and, and also coming at huge health costs, like cases of workers being exposed to, to really harmful toxins like mold and lead and asbestos. Uh, there's actually a study done by the Southern Poverty Law Center that found that around 80% of workers surveyed said they were victims of wage theft while they were working in New Orleans recovery in those capacities After Katrina, and then,

**Kousha Navidar:** Eight zero.

**Ayurella Horn-Muller:** yes. Yeah. And we see this time and time again. There was also another study out of the University of Illinois that found that over a quarter of, uh, of immigrant day laborers

interviewed after Hurricane Harvey were victims of reported wage theft. We saw it after the 2017 California wildfires with workers experiencing wage theft. They were getting scam payments from one company. Like the list. goes on

**Kousha Navidar:** Yeah. So there's two levels. You said that first level is, is exploitation of the workers. Right. What would you, how would you describe the second level?

**Ayurella Horn-Muller:** I think the second level is if we're, we're just kind of zooming out and looking at the disaster economy as itself, right? So we know that this disaster recovery and rebuilding process like cost communities, tens of billions of dollars. Um, so think like predatory contractors, fraudulent cleanup crews, price gouging, like big firms profiting from the pain of disaster. You have this dynamic where a disaster creates like immediate desperate demand. So that's less price sensitivity. You're seeing less political pushback, you're seeing much less scrutiny. You're having governments paying premium prices because there's public pressure to do something now. Right? And then that creates huge, like profit opportunities. The other piece I think I would flag, um, when we're thinking about. You know, this, this exploitation question. I wanna go back and, and bring up Corey Amunson, emergency manager in Highlands County, Florida, uh, he, he told me this one thing when we were talking, he said, uh, this is a direct quote. I'm, I'm one person. When we go under a local state of emergency, I'm the guy who is supposed to have a plan for everything. I'm supposed to know everything, and I'm supposed to know what to do, how to do it, where to get it, and. You know, that's an insane amount of responsibility for one person. There's a lot of emotional labor to that. But also, I, I, I'm bringing this up because I, I wanna kind of, uh, stress that Corey really represents to me this like, overstretched public sector side of disaster response. You know, like the, the exploitation here that I see is it isn't somebody getting rich off of him. It's that like communities are relying on and expecting one person or exceedingly small teams to handle these like increasingly complex, unprecedented disasters without adequate resources or support. And if these individuals or these teams, if they burn out or make a mistake under that pressure, people could die. And that's a very different kind of exploitation because it's like putting these impossible burdens on public servants. While the infrastructure and funding that they need to actually do the job well, that they do, like, we keep seeing that getting slashed and burned.

**Kousha Navidar:** Yeah, I'm happy you brought that up because it gives us an opportunity towards the end of this interview to kind of take a 10,000 foot level about how to move forward because the number of billion dollar disasters has steadily risen over the last few decades as climate warms and early this year, as you know, the Trump administration ordered NOAA to stop releasing its billion dollar disaster data, which eliminated some of the clearest measures that we had of how expensive these events have. Become so there's a loss of transparency. Uh, there is this exploitation, the two level, kind of like vulture framework of what you're describing with the challenge of disaster recovery. So how does that influence everything we've been talking about how the country prepares for and responds to and, and recovers from disasters moving forward.

**Ayurella Horn-Muller:** Yeah I do wanna flag that the Trump administration did, uh, you know, retire. I think that was the framing that the billion dollar data set. Um, but in October, the nonprofit Climate Central actually brought it back aside from that though, that's certainly not the only decision we've seen made in terms of policies, uh, throughout the Trump administration regarding, you know, disaster response. You know, we've seen FEMA lose like roughly 2,400, a little bit more employees, like about 9.5% of its workforce. That really erodes our institutional capacity to respond to disasters. We've seen the Trump administration really like move to cut funding pots, right? Like last week, a federal judge in Massachusetts ordered the administration to restore billions of dollars in canceled FEMA disaster mitigation funding. So with this court, it was siding with two, around two dozen states that sued over these grants this summer. That's just one of these examples, you know, the, the administration moving to cancel these grants. Like that was a disruption that upended

projects across hundreds of communities in both red and blue states, and that affected plans to improve storm water drainage, um, harden power lines, like even help relocate households living in, in areas most vulnerable to disasters.

**Kousha Navidar:** So, Ayurella, what do you, what do we, what do we do about it?

**Ayurella Horn-Muller:** Uh, well, well, I think first and foremost, we're in a time with an administration that's said time and time again, you know, that they wanna move away from a federal response to disasters. they said that they want states to handle more, you know, but they're simultaneously cutting the funding that states need to do that. So I think, I wanna underscore it's creating this like perfect storm where local emergency managers like Corey that I brought up, they have more responsibility, they have fewer resources, they have more frequent and severe disasters, and they're. They're just expected to, to sort of just like figure it out. One thing that's come up a lot in my reporting on this is that. For people who study this, disasters could actually be opportunities to build better local capacity. So like if local governments in state governments invested in prevention, right? Rather than just responding. You'd be able to build. Better local capacity. Um, so that's like investing in workforce development. and building up infrastructure, increasing investment into resilience. Like we know that's a, has a huge economic return. I think there's roughly \$6 of benefit for every dollar of expense. So when we invest in prevention rather than just like responding after disasters hit, then that creates, uh, more of a system where you have, like local communities that can galvanize and, and move and help one another and help with that recovery and rebuilding process. A fundamental solution is, is of course, addressing climate change itself, right? Like every fraction a degree of warming, it just means more intense disasters, more demand for disaster workers, more opportunities for exploitation. If we continue to let infrastructure just kind of decay. We're not investing in workforce development and then a disaster hits and we're dependent on outside contractors who can charge whatever they want, then we continue to seed these problems.

**Kousha Navidar:** Ayurella Horn-Muller is a staff writer at Grist where she covers food and agriculture. I thank you so much for joining us on Climate One.

**Ayurella Horn-Muller:** Thank you for having me, Kousha.

Music: in

**Kousha Navidar:** Coming up, the chaos surrounding disaster recovery can create dangerous incentives for profit.

**Navenna Sadasivam:** There are unscrupulous actors that go door to door at a time when people might be, you know, extremely vulnerable

**Kousha Navidar:** That's up next, when Climate One continues.

Music: out

**Ariana Brocious:** This is Climate One. I'm Ariana Brocious.

When fossil-fueled disasters strike, we see the devastation in the media and hear some of the stories from those on the ground. Then the news cycle moves on and those areas fade from public consciousness – often because the next disaster takes center stage. But the recovery turns into a kind of economy in and of itself. And with little transparency or regulation, it can also be a place for exploitative and corrupt business practices.

Navenna Sadasivam is an investigative reporter for Grist who's been uncovering these stories.

**Ariana Brocious:** You reported from Kerr County last summer in the aftermath of the devastating floods there that took at least 137 lives across central Texas. Many of the people you spoke to didn't expect the water to come up the hill so far, and I think that's how a lot of us think about the places we live, even, even those of us who live in places where fire or flood, um, or hurricanes do occur. It's really hard to imagine something might actually happen to us until it does. And I'm wondering if in your reporting, if, if that was a sentiment you heard from a lot of the people you talked to.

**Navenna Sadasivam:** I think that's exactly right. Um, we're living in an age where we're seeing more hurricanes than ever, more wildfires than ever. But there's still this feeling, I think, among most of us that it's not going to come to my hometown. It couldn't be me. It's a thing that happens in far away places. It happens to other people, uh, but not necessarily me. And I think often people are, uh, surprise to find that it's, it's their home that's burning down or their neighborhood that's been affected. And that was certainly the case with Craig Crosby, who we'll talk about a little bit today.

**Ariana Brocious:** Yeah. Yeah. We'll get into his story. Before we do, I think another aspect of this that came across in the reporting from Grist, um, is the fact that aside from being traumatic and dangerous. Disasters are also really expensive and time consuming to deal with, and the recovery can be a really long process. So as we're seeing more major storms, more climate instability, we're seeing more severe and frequent weather disasters, but there are other factors as well that are contributing to this crisis. In terms of affordability, can you explain a few of those and why it's so much more expensive to recover from a disaster than maybe it used to be?

**Navenna Sadasivam:** Well, there are so many costs that have just gone up in even just the last five years, right? Over the course of the pandemic, we saw inflation go up, and that now just means that everything is more expensive. So if you're trying to build your home, construction costs are just higher now. Um, the cost of materials has gone up. Um, the cost of labor is higher, uh, and the cost of insurance as well has gone up over time. And so all of these really contribute to, um, it being just very expensive to recover from disasters.

**Ariana Brocious:** Yeah. Yeah. So let's talk about Craig Crosby. In your article "first came, the fires, then came the scams" you reported on what happened to a community in Southern California following the 2024 Mountain Fire in Camarillo. So Craig Crosby's an interesting person because he's a consumer advocate and founder of the counterfeit report and still found himself, um, in the middle of a pretty. I don't know, um, unexpected situation here. So tell us a bit about what happened to Craig. His property was, was damaged partially in this fire, right?

**Navenna Sadasivam:** That's right. Exactly. So he lives in Camarillo, which is a small city in Southern California. He is hit by the mountain fire. He has an avocado orchard that completely burns down and part of his home burns down and there's a lot of fire damage and smoke damage to his home. And as you noted, he's a very savvy guy. He likes to get things in writing. He's very careful, thoughtful person. Um, and works as a consumer advocate. So, you know, in the days, after the fire, he has a couple of people come knock on his door and say, Hey, we are with a franchise of a national restoration company called ServePro. We're canvassing the neighborhood and we're trying to help people out. and at this point. Craig is still surveying his home. He is trying to get a good sense of what is it gonna take to restore this property, and he wants to be really methodical and thoughtful about it. So he's not quite ready to commit to them, but he agrees to allow them in and conduct an assessment. They hand him like a one page form and he says. I'll sign onto this, but I'm gonna add some of my own clauses. And so into that one page form he writes in, he only wants inspection, assessment, documentation. Um, and he also explicitly writes in his insurance agent's name and number and confirms with them verbally that they are covered by his insurance company. And they,

**Ariana Brocious:** Confirms with the, with these, these people that they take his insurance.

**Navenna Sadasivam:** Exactly. And so that was, you know, something that he was very careful about, um, because he didn't wanna get stuck with the bill. And, and they reassure him. They tell him, you know, we work with all major insurance companies, including yours, which is AAA, um, and we should be good to go. And so once he signs that form, you know, a dozen or so, people come in and they start cleaning and they start moving things around and he's, he's observing this. And he's under the impression that they are working with his insurance company the insurance company is copied on a lot of emails going back and forth, uh, between him and the company. And over the course of about a week, 10 days, they begin moving things around. They begin cleaning things and he starts noticing that they seem to be cleaning parts of the house that are so fire damaged that it would need to be tossed out. So, you know, handles that have melted, right?, you, you essentially need to replace them. Um, but he notices that they're cleaning those, those melted off handles and other parts of the house. And so he thinks that's a bit curious, but, you know, he thinks these are professionals. They're associated with this well-known national restoration company, um, and the insurance company is involved. And so he thinks he's done his due diligence. Um, but, but trouble really starts when they start working on his HVAC system and they end up damaging it and damaging parts of his house. And so that's when he gets really concerned and he's worried about the workmanship and, uh, he's worried about, you know, who it is that he's dealing with exactly. He calls up his insurance agent and says, Hey, you know, these people are damaging parts of my house. I'm not sure what's going on. And over the course of that conversation with the insurance agent, he realizes that they were never approved by the insurance company.

**Ariana Brocious:** Oh.

**Navenna Sadasivam:** Yeah, and that comes as a big surprise to him. He is totally taken aback, and in fact, his insurance agent tells him, well, not only did we not approve this, this particular franchise of ServPro is on our internal blacklist. And so all kinds of, you know, warning signs go off for him.

**Ariana Brocious:** Yeah, this maybe isn't the first time they've done this.

**Navenna Sadasivam:** Right, right. And so he immediately tells them to leave. He wants no more work in the house, and then he approaches them and tries to tell them, Hey, you owe me roughly 20,000 for the damage that you did to the HVAC system.

**Ariana Brocious:** The additional damage on top of the fire damage.

**Navenna Sadasivam:** Precisely, precisely. So you can start to see how this is starting to become a nightmare for Craig, right?

**Ariana Brocious:** Yeah.

**Navenna Sadasivam:** And the company says, no problem. We will, you know, cover those costs. Uh, we sincerely apologize, and, uh, all you need to do is you need to sign a form releasing us from all of these claims, right? So we're gonna pay you roughly 20,000. And, you know, we just need you to sign this form. And so of course the second he signs the form, he is then sent an invoice of roughly \$60,000 and he's told all of the cleaning costs now come up to about 60,000. So for, for the cleaning work and the assessment work that they did in the house. Um, and he's obviously really taken aback. And so he's essentially being told, we'll fix your HVAC system. We'll, we'll give you the 20,000 for your HVAC system if you pay us 60,000. And so he feels like this is a trap. Um, and you know, he tells them he's not gonna pay, the 60,000. It's unfair and he's not gonna do it. And of course, the insurance company is not gonna pay the 60,000 because this is not a company that they, uh,

approved the work for. And so he's in, he's in a, he's in a tough spot, and at this point the company decides to escalate, um, they file a lien against his property, and a lien is a legal tactic that, you know, anybody who works on your home, whether it's a plumber or electrician or painter, comes in, does the work. And if they don't get paid, they can file a lien with the County Recorder's office. Um, and that it is a legal strategy. Uh, but in this case it turns coercive because they, they put this lien on his house, which shows up on the official record. And they say, you know, essentially you need to pay us the 60,000, um, so, so we can release you from this lien. And, and at that point he's still kind of fighting back and he's saying, no, this, this doesn't make any sense. Um, and the company then takes him to court.

**Ariana Brocious:** See this just is so mind boggling. 'cause I'm thinking to myself, how is this legal? Is this even legal?

**Navenna Sadasivam:** Yeah, that's, it's a great question, right? So, so filing a lien in itself is, it's, a legal maneuver. It's very much on the books, but it's the way in which it's being done here, right? That is coercive essentially. Um, and so when he gets sued. Craig is not one to back down. He goes back to them and says, I have all this paperwork showing exactly what I asked you to do and how above and beyond that you went and how I feel that you are now trying to coerce me. And this is manipulative and it's essentially elder abuse and fraud. And so he files counterclaims in court. Um, and, and that played out over several months.

**Ariana Brocious:** Yeah. What ended up happening?

**Navenna Sadasivam:** In the end, we published a story a couple of months ago and a day after the story published, the company dropped their lien and eventually dropped the lawsuit against him. Um, Craig's counterclaims are still, uh. standing there, he's still proceeding with his, his lawsuit. Um, and he says it's because of the time and effort that, that this took. And he believes he's not the only one. In fact, he knows he's not the only one. There are other neighbors who've also been put in a similar situation, at least about a dozen other people who received, um, exorbitant bills. I spoke to one really, uh, an elderly woman in her eighties who got a hundred thousand dollars bill.

**Ariana Brocious:** A hundred thousand dollars!

**Navenna Sadasivam:** Yes, yes, for a precisely the same sort of situation where there wasn't any reconstruction done or restoration done. It was essentially cleaning, um, of the property.

**Ariana Brocious:** Yeah. The, the thing I think that comes up for me too is how, you know, this sounds so egregious, you know, what, what is the company themselves say when you tried to talk to them about this practice?

**Navenna Sadasivam:** I reached out to them multiple times and they declined to comment. Ultimately, their lawyer essentially said, we don't have any comment. Um, and I reached out also to the National Restoration Company, ServPro, and they also declined to comment because of the pending litigation.

**Ariana Brocious:** Hmm, but they didn't wanna take responsibility for their franchisee or, or really speak about it at all.

**Navenna Sadasivam:** They didn't have any, anything else to add. Um, but you know, what I found in my research is that this particular franchisee in Southern California isn't the only one that's, that's been, that's gotten into trouble. ServPro of Boise, Idaho was in a similar situation a few years ago where they swooped into a town in North Carolina that had been hit by Hurricane Florence and um,

essentially. It seems like tried to, um, send a pretty hefty bill to condo owners who had hired them. Um, and in that particular case, the Attorney General of North Carolina ended up intervening. And you know, that that company also filed liens against the apartment owners. similar tactics as, as we saw in Southern California.

**Ariana Brocious:** Yeah. Okay. Well that was my next question is sort of, you know, what regulations, um, exist to prevent this from happening?

**Navenna Sadasivam:** Yeah, states like California and many other states have rules on the book about, um, folks who go door to door and, uh, make sales or, or you know, you sign an agreement, um, with someone who comes to your door and there are laws on the books that, that, uh, include what's called a rescission window, essentially, that if you sign something at your doorstep, um, you have three days to, void that agreement. You can essentially, you know, turn the clock back and say, Hey, I, sign this under duress, or, you know, without fully considering what this might mean. And so I just changed my mind and as long as you do it within three days, you're fine to walk away from, from any agreements that you sign. In places like California, that window is, extended to seven days if it is happening in an area that has been hit by a disaster. Um, and so that's an additional layer of protection that is available, and it's very much, um. A recognition of the fact that there are unscrupulous actors that go door to door at a time when people might be, you know, extremely vulnerable and you know, reeling from the shock of having been hit by a disaster.

**Ariana Brocious:** Yeah, all you wanna do is get your life back. Um, what's been the most surprising thing to you in covering these post-disaster scams?

**Navenna Sadasivam:** The most surprising thing to me, I mean, a couple of things. One is the scope of this problem. It is extremely widespread, very rampant in disaster scenarios that you have people swooping in from out of town, um, contractors who come in and say, Hey, you know, I can do this work for cheaper. You know, pay me half upfront. You pay the person and they disappear. Or they come in and they tear down part of your house and then take, you know, a deposit or, or half the funds or some portion of, of what you agreed to, and they never show up again. And this I heard from experts is extremely common. You know, in 2024, we spent as a nation something roughly on the order of \$180 billion on disaster recovery because we're hit so often by floods and hurricanes and wildfires and estimates are that something on the order of 10% of that is lost to scams and fraud.

**Ariana Brocious:** Yeah, I wanted to ask you about this 'cause it's so interesting. So this is money that is being paid by insurance companies, right? Claims that are being paid out in some cases, and then it's just being, it's it's fraud. It's being taken for work that isn't completed. And so it's just a loss that then is born by the insurance company. So who ultimately bears that, those costs?

**Navenna Sadasivam:** Those costs are eventually passed down to customers, consumers like you and me. It shows up in your insurance bill, um, if not explicitly it, it's baked into those calculations because as the cost goes up for the insurance company to deal with, um, these disasters, that cost has to be borne by, you know, all of their customers. So it eventually shows up on our, in our premiums.

**Ariana Brocious:** So Grist has a guide for renters and homeowners that was published along with this series of articles on knowing your rights, how to handle FEMA aid and insurance claims, avoid these contractor scams we've been talking about, and rebuild in a way that can protect their home more from perhaps future disasters. So let's just walk through a few of these things about how people can protect themselves. what are some of the things to maybe be on guard for immediately following, uh, a disaster that affects you?

**Navenna Sadasivam:** I would say even before a disaster hits, the time to prepare is, is before you're in one of these situations. And what experts told me is that you should have a handy list of trusted contractors, plumbers, people that are, uh, known in your community that have been vetted, that you have vetted, or your neighbors or people that you trust have vetted ahead of time. Once a disaster hits, some red flags to watch out for are people who go door to door, not all of them, but in a lot of cases, that's immediately something to be on guard about. Um, especially if they're trying to pressure you to sign something, if there is, uh, a sense of urgency. If they're telling you that, you know, you may not be able to find another contractor or, you know, I can do this for cheaper. All of those are potentially red flags that you should be, uh, kind of careful about. So, you know, if, if you do find a contractor, check if they're licensed, you know, pretty much every state has a licensing board for contractors. Try to see if they're licensed, try to ask them, you know, who else have you worked with? And, and try to figure out, you know, if there are other homeowners that you can talk to about the quality of their work. Check places like the Better Business Bureau to see if they have a profile. Um, and if you're working with an insurance company, you know, run the company by your insurance, agent first and ensure before you sign anything that your insurance company approves of the vendor. Um, and, and you know, also ask for estimates ahead of time. You know, have, have the contractor drop up an estimate for how much it would cost and. This is what's tough is ideally you'll be receiving estimates from three or four different contractors. So you can take a look at the sort of price range and see if one is exorbitantly high or exorbitant, like you know, suspiciously low, then you can start to ask smart questions, but don't go with the first contractor that you meet.

**Ariana Brocious:** And I have to say that sounds so additionally overwhelming. You know, those are good practices. Those are ways to protect yourself and it. It's, you know, it's acknowledged that it's difficult immediately following something like this. You're just trying to kind of figure out what's next. Being approached by people. Um, getting multiple bids when you're in a normal state of affairs is, is time consuming, you know? Um, and so I think it's just, um, something people need to be prepared for. And so doing the preparation in advance is great advice. As someone who's been reporting on this, have you taken some of these practices up yourself? Do you have your list of, of contractors ready?

**Navenna Sadasivam:** I live in an apartment building and some of my neighbors have actually put together some resources that are really useful and typically, when I need work done I'm often asking my neighbors for like a plumbing contact or an electrician that they've worked with that they like. And so there, there are folks who have been vetted by my neighbors, and so that's who I tend to rely on.

**Ariana Brocious:** But that's a great point. I mean, that's another, um, aspect of this is the, the powerful role that, you know, mutual aid community help can offer in these situations. And just knowing your neighbors, knowing people that you can rely on and can help you in these situations. So that's a good point, Navenna Sadasivam is an investigative journalist and editor with Grist. Thank you so much for joining us on Climate One.

**Navenna Sadasivam:** Thank you for having me.

**Kousha Navidar:** Before we go, we wanted to leave you with one last note from Cricket Logan, Wastewater Treatment Mechanic in St. Petersburg Florida.

, My, my job is what it is and, uh, and the guys I work with are some of the most important people in my life and we take care of each other and get through it, There have been times when you know, the hurricane misses us and they go, okay, anybody who's willing load up in trucks. And head up to the panhandle or wherever they need us. it feels really good to go out and whether you're cutting trees in half in the middle of the road, you know, and dragging 'em outta the way or whatever needs

to be done, that we can go there and do that work, is really cool.

You know, I mean, for. A bunch of blue collar guys.to be able to like, go out and, and really feel like you're doing something worthwhile in a different community, you know? And then, and then come back to work.

**Ariana Brocious:** You can find the stories discussed today and the whole Disaster Economy series at Grist dot org.

**Kousha Navidar:** We are launching a new cool thing! We want to know what climate topics you're thinking about or following in 2026, You can leave us a voice note at [climateone.org/hello](http://climateone.org/hello)

**Kousha Navidar:** And that's our show. Thanks for listening. You can see what our team is reading by subscribing to our newsletter – sign up at climate one dot org.

**Kousha Navidar:** POD version: And that's our show. Thanks for listening. Talking about climate can be hard, and exciting and interesting -- AND it's critical to address the transitions we need to make in all parts of society. Please help us get people talking more about climate by giving us a rating or review. You can do it right now on your device. Or consider joining us on Patreon and supporting the show that way.

**Ariana Brocious:** Climate One is a production of the Commonwealth Club. Our team includes Greg Dalton, Brad Marshland, Jenny Park, Austin Colón, Megan Biscieglio, Kousha Navidar and Rachael Lacey. Our theme music is by George Young. I'm Ariana Brocious.

Music: Out