

St. Louis City & St. Louis County Recovery Update

For the May 16 Tornadoes and Severe Storms

August 12, 2025

Key Messages

- **August 26 is the deadline** to submit your FEMA Individual Assistance application if you live in **St. Louis City** or **St. Louis County** and sustained damage to your home or personal property in the **May 16** disaster.
- If the damage is not covered by insurance, FEMA may be able to provide money to help you pay for home repairs, a temporary place to live, essential personal property that was destroyed and other needs. FEMA assistance money does not have to be repaid.
- The fastest way to apply is at DisasterAssistance.gov or by calling FEMA at **1-800-621-3362**.

Disaster Recovery Centers

Two Disaster Recovery Centers are still open in St. Louis City with FEMA and U.S. Small Business Administration staff helping impacted residents with their disaster assistance applications, answering questions, and uploading required documents. These centers have had nearly 7,000 visits.

LOCATIONS	HOURS OF OPERATION
Urban League Entrepreneurship and Women's Business Center 4401 Natural Bridge Ave. St. Louis, MO 63115	Monday-Friday: 8 a.m.-7 p.m. Saturday: 9 a.m.-4 p.m. Sunday: Closed
Union Tabernacle M.B. Church 626 Newstead Ave. St. Louis, MO 63108	Monday-Friday: 8 a.m.-7 p.m. Saturday and Sunday: Closed

Disaster Recovery Center Uber Transportation Assistance Program

If you do not have transportation, St. Louis City is providing Uber transportation for rides to a Disaster Recovery Center, up to \$50 each way.

- For assistance, call **314-299-2187** from 11 a.m.-7 p.m. Tuesday-Friday and 9 a.m.-12 p.m. Saturday.

FEMA Assistance May Be Available to Help with Rent

- If you don't have a safe place to live because of recent disasters in Missouri, you can apply for FEMA Assistance to help you pay for alternate temporary housing.
 - To request assistance to help with rent, homeowners and renters need to contact FEMA by visiting a Disaster Recovery Center or by calling FEMA at **1-800-621-3362**.
 - Rental Assistance may help cover your monthly rent amount, which may include a security deposit. It might not cover all rental expenses.
 - Continued Temporary Housing Assistance (CTHA): If you received rental assistance from FEMA and require further rental assistance while working toward your permanent housing plan, stay in touch with FEMA. CTHA may be available for those who qualify.



FEMA

Stay in Touch with FEMA

Apply for assistance and stay in touch with FEMA by visiting DisasterAssistance.gov, calling the FEMA Helpline at **1-800-621-3362**, or visiting a Disaster Recovery Center.

- Keep receipts for disaster-related purchases (items to make repairs to home, hotel receipts, etc.).
- Provide contractor estimates for repairs.
- Stay in touch with FEMA about your needs caused by the disaster.
- Help is still available after the deadline, but you need to apply before the deadline.

By the Numbers

- FEMA has provided about **\$33 million** to homeowners and renters.
 - **\$4 million** of this amount is being paid by the Missouri State Emergency Management Agency (SEMA).
- About **7,300 households** have been approved for assistance.
- A home inspection is required for FEMA to approve money.
 - FEMA has completed about **11,400** home inspections.
- The U.S. Small Business Administration (SBA) has approved more than **\$12.3 million** in low-interest disaster loans to help homeowners, renters and businesses of all sizes recover from the disaster.
 - You can apply for these loans through <https://lending.sba.gov>.

New Recovery Programs with St. Louis City

- St. Louis City has launched new recovery programs to assist residents impacted by the May 16 tornado. These programs address urgent repair needs, provide trusted technical guidance, and protect homeowners from fraud or further damage.
- Four initiatives are underway:
 - Emergency Stabilization
 - Electricity Reconnection
 - Ask an Architect
 - Contractor Registry
 - For details, visit: [New Recovery Programs for St. Louisans](#)
- Visit the St. Louis City's STLRECOVERS.com for more response and recovery resources.

What to Expect After Applying

- FEMA inspectors may call you from an unknown number to schedule an inspection or to obtain more information to process your application. It is important to answer the call.
 - If you don't recognize the number, you may call FEMA at **1-800-621-3362** to verify the call.
 - This inspection is required for FEMA to verify damage reported on your application.
 - FEMA inspectors will know your FEMA case number, present their FEMA ID, and never ask for or accept money.
- FEMA will send you a letter by mail or email.
- **Read the letter carefully.** If the letter from FEMA says your application cannot be approved, it **does not** mean you're denied. The letter will explain how to appeal the decision.
- If you have insurance, FEMA will not be able to consider you for assistance until you provide insurance documentation, such as a settlement letter or denial letter.
- You can track your application and upload documents through FEMA's online system. To do this, create an online account by visiting DisasterAssistance.gov.

How to Appeal

- If you disagree with FEMA’s decision on your application, you may appeal.
- Submit an appeal form or write an appeal letter within 60 days of the date of the decision letter.
- To appeal and submit documentation, you may visit a Disaster Recovery Center or go online to DisasterAssistance.gov.

Small Business Administration (SBA)

The SBA’s Business Recovery Centers (BRCs) and Disaster Loan Outreach Centers (DLOCs) serve as a one-stop shop for disaster assistance. These centers provide in-person support with SBA disaster loan applications, help applicants check their loan status, and offer guidance on funds available to businesses, nonprofits, homeowners, and renters impacted in a declared disaster area. SBA representatives are also in all Disaster Recovery Centers. The deadline to submit your loan application is August 26.

LOCATIONS	HOURS OF OPERATION
SBA Business Recovery Center St. Louis Community College – Harrison Education Center 3140 Cass Ave. St. Louis, MO 63106	Monday-Friday: 8:30 a.m.-6 p.m. Saturday and Sunday: Closed
SBA Disaster Loan Outreach Center St. Louis County Library – Florissant Valley Branch 195 S New Florissant Rd. Florissant, MO 63031	Monday-Thursday: 9 a.m.-6 p.m. Friday and Saturday: 9 a.m.-5 p.m. Sunday: Closed
SBA Disaster Loan Outreach Center St. Louis County Library – Mid-County Branch 7821 Maryland Ave. Clayton, MO 63105	