

# Recovery Update for September 23, 2025

Release Date: Sep 23, 2025

## St. Louis City & St. Louis County Recovery Update

### For the May 16 Tornadoes and Severe Storms

- In-person FEMA assistance is available through Thursday, Sept. 25 at both Disaster Recovery Centers in the City of St. Louis for people whose homes and personal property were damaged or destroyed by the May 16 tornado.
- FEMA and U.S. Small Business Administration (SBA) are helping impacted residents with their disaster assistance applications, answering questions, and uploading required documents. These centers have had more than 10,000 visits.
- Stay in touch with FEMA after Sept. 25 by visiting? [DisasterAssistance.gov](https://DisasterAssistance.gov), calling 1-800-621-3362, and using the [FEMA app](#).

DISASTER RECOVERY CENTER LOCATIONS	HOURS OF OPERATION
<b>Urban League Entrepreneurship and Women's Business Center</b> 4401 Natural Bridge Ave. St. Louis, MO 63115	<b>In-Person FEMA Assistance:</b> <b>Now-Thursday, Sept. 25:</b> 8 a.m.-7 p.m.  <b>On Friday, Sept. 26, this location will reopen as an SBA Disaster Loan Outreach Center with new hours:</b> <b>Monday-Friday:</b> 9 a.m.-6 p.m. <b>Saturday:</b> 9 a.m.-1 p.m. <b>Sunday:</b> Closed
<b>Union Tabernacle M.B. Church</b> 626 N. Newstead Ave. St. Louis, MO 63108	<b>In-Person FEMA Assistance:</b> <b>Now-Thursday, Sept. 25:</b> 8 a.m.-7 p.m.



## By the Numbers

- For losses not covered by insurance, FEMA may be able to provide money to help pay for home repairs, a temporary place to live, essential personal property that was destroyed, and other needs.
- FEMA has provided **\$47 million** in Individual Assistance to homeowners and renters.
  - About **\$4.9 million** of this amount is being paid by the Missouri State Emergency Management Agency (SEMA).
- About **9,000 households** have been approved for assistance.
- A home inspection is required for FEMA to approve money.
  - FEMA has completed about **14,900** home inspections.
- The U.S. Small Business Administration (SBA) has approved **\$24.4 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>.

## FEMA Assistance May Be Available to Help with Rent

- To ask for 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 monthly rent, which may include a security deposit.
- It might not cover all rental expenses.
- Continued Temporary Housing Assistance (CTHA): Impacted residents who received rental assistance from FEMA and require further rental assistance while working toward a permanent housing plan should stay in touch with FEMA. CTHA may be available for those who qualify.

## Stay in Touch with FEMA

- Help is still available now that the application deadline has passed.
- Keep receipts for disaster-related purchases (items to make repairs to home, hotel receipts, etc.).



- Provide contractor estimates for repairs.
- Read your letter from FEMA carefully.
- Stay in touch with FEMA about your needs caused by the disaster by:
  - Visiting [DisasterAssistance.gov](https://DisasterAssistance.gov)
  - Calling the FEMA Helpline at **1-800-621-3362**
  - Visiting a Disaster Recovery Center

## What to Expect After Applying

- FEMA personnel 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.
  - An 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 Letter and Tracking Your Application

- FEMA will send you a letter by mail or email. You chose how to receive communications when you applied for assistance.
- **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 next steps and how to appeal.
- 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](https://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 letter.
- To appeal and submit documentation, you may visit a Disaster Recovery Center or go online to [DisasterAssistance.gov](https://DisasterAssistance.gov).

## New Recovery Programs with St. Louis City

- The City of St. Louis has launched 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](https://STLRECOVERS.com) for more response and recovery resources.

## Small Business Administration (SBA)

SBA's Business Recovery Center (BRC) and Disaster Loan Outreach Centers (DLOCs) serve as a one-stop shop for SBA 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. Starting Friday, Sept. 26, the Disaster Recovery Center at the Urban League Entrepreneurship and Women's Business Center will reopen as an SBA Disaster Loan Outreach Center. SBA's grace period for submitting your loan application ends on Oct. 25.

SBA LOCATIONS	HOURS OF OPERATION
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<b>SBA Business Recovery Center</b> <b>St. Louis Community College – Harrison Education Center</b> 3140 Cass Ave. St. Louis, MO 63106	<b>Monday-Friday:</b> 8:30 a.m.-6 p.m. <b>Saturday and Sunday:</b> Closed
<b>SBA Disaster Loan Outreach Center</b> <b>Urban League Entrepreneurship and Women’s Business Center</b> 4401 Natural Bridge Ave. St. Louis, MO 63115	<b>Opens Friday, Sept. 26</b>  <b>Monday-Friday:</b> 9 a.m.-6 p.m. <b>Saturday:</b> 9 a.m.-1 p.m. <b>Sunday:</b> Closed
<b>SBA Disaster Loan Outreach Center</b> <b>St. Louis County Library – Mid-County Branch</b> 7821 Maryland Ave. Clayton, MO 63105	<b>Now-Thursday, Sept. 25:</b> 9 a.m.-6 p.m.  <b>Closes permanently Thursday, Sept. 25 at 6 p.m.</b>



**FEMA**