

Daily Fact Sheet – St. Louis-Area Flooding

On August 8, 2022, President Joe Biden approved Gov. Mike Parson’s request for a major disaster declaration, allowing people affected by the July 25-28 flooding in St. Louis City, St. Louis County and St. Charles County to apply for federal assistance.

Key Messages

- People who were affected by the July 25-28 flooding and severe storms in St. Louis City, St. Louis County and St. Charles County may apply for FEMA disaster assistance. **The deadline to apply is October 7.**
- FEMA works with everyone – renters and homeowners – on a case-by-case basis.
- **Six FEMA Disaster Recovery Centers are open.**
 - The center in Ferguson is closed today and tomorrow for a previously scheduled event.
 - The center in O’Fallon, Missouri, will close permanently at 6 p.m. on Wednesday, September 28.
- FEMA has approved more than **\$33.9 million** in Individual Assistance grants for renters and homeowners.
- More than **11,000 households** have been approved for FEMA Individual Assistance.
- FEMA’s National Flood Insurance Program has paid **\$26.1 million** in claims for policyholders.
- The U.S. Small Business Administration (SBA) has approved more than **\$19 million** in disaster loans for homeowners, renters and businesses. SBA has approved **638 loans**.
- FEMA is providing **free information at local home-improvement stores** about how to make your home stronger and safer – whether it was damaged by this summer’s flooding or not.
- Free legal assistance is available to survivors by calling **800-829-4128**.

How to Apply for FEMA Help

The FEMA application deadline is **October 7, 2022**.

Apply online at DisasterAssistance.gov, by calling 800-621-3362 or by using the [FEMA mobile app](#).

- If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. Helpline operators are available from 6 a.m. to 10 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.



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For needs not covered by insurance or other sources, FEMA may be able to provide Individual Assistance grant money that does not have to be repaid for:

- **Rental Assistance** if you need to relocate because of flood damage
- **Personal Property** that was damaged or destroyed by flooding
- **Lodging Reimbursement** if you had to stay in a hotel temporarily
- **Basic Home Repairs for homeowners** whose primary residence was damaged by flooding
- **Other Serious Needs** caused by recent flooding

In addition to the assistance listed, please note the following:

- **Only one application per household**
- **FEMA does not pay for lost or spoiled food**
- **By law, FEMA is not allowed to duplicate insurance payments or assistance provided by other sources**

Disaster Recovery Centers Open for One-On-One Help

FEMA Disaster Recovery Centers are open to provide one-on-one assistance to people directly affected by the July 25-28 flooding and severe storms. Recovery specialists from FEMA and the U.S. Small Business Administration are in the centers helping people complete or check the status of their applications.

- **Recovery center hours are as follows:**
 - **Monday–Friday, 8 a.m. to 6 p.m.**
 - **Saturday, 8 a.m. to 5 p.m.**
- **All recovery centers are closed on Sundays**

The center locations are:

ST. LOUIS CITY
Salvation Army Temple Center
2740 Arsenal St.
St. Louis, MO 63118
(Near the corner of Arsenal and California)

Ranken Technical College
Mary Ann Lee Technology Center
1313 N. Newstead Ave.
St. Louis, MO 63113
(Near the corner of Newstead and Page)

ST. LOUIS COUNTY
Urban League Empowerment Center
9420 W. Florissant Ave.
Ferguson, MO 63136
Closes temporarily on Wednesday, September 21, and Thursday, September 22
Reopens at 8 a.m. Friday, September 23, for normal hours

University City Recreation Division
Centennial Commons
7210 Olive Blvd.
University City, MO 63130

Hazelwood Civic Center
8969 Dunn Road
Hazelwood, MO 63042

ST. CHARLES COUNTY
O'Fallon Municipal Centre
100 N. Main St.
O'Fallon, MO 63366
(Southeast Entrance)

Closes permanently at 6 p.m. on Wednesday, September 28

- No appointment is necessary to visit a Disaster Recovery Center. Walk-ins are welcome.
- If you need help applying, FEMA can assist you at a Disaster Recovery Center.
- People affected by flooding in St. Louis City, St. Louis County and St. Charles County may visit any center.
- News releases about Disaster Recovery Centers and other updates about the July 25-28 flooding in St. Louis City, St. Louis County and St. Charles County are online: <https://www.fema.gov/disaster/4665/news-media>.

Free Legal Assistance Available

Free legal assistance is available to people in St. Louis City, St. Louis County and St. Charles County who need help with flood-related issues, such as home-repair contracts and insurance claims.

Disaster Legal Hotline

St. Louis area residents can call **800-829-4128** to leave a message about legal issues arising from damage caused by the July flooding and severe storms. When leaving a message, include your name, phone number, and county of residence. Volunteer Missouri lawyers will return calls as soon as possible.

Details are online: <https://news.mobar.org/free-legal-assistance-available-to-st-louis-area-flood-victims/>

Please Stay in Touch with FEMA

- If you were directly affected by the flooding – and have unmet needs – please stay in touch.
- Please tell FEMA about your specific needs.
- Call 800-621-FEMA (3362) or visit DisasterAssistance.gov
- FEMA works with everyone – renters and homeowners – on a case-by-case basis.
- Registering with United Way 211, the Red Cross or another organization does NOT automatically create an application with FEMA.

Have This Information Ready When You Apply with FEMA

- Phone number where you can be contacted
- Address at the time of the flooding
- Address where you are staying now
- Social Security number of one member of the household
- Basic list of damage and losses
- Bank information if you choose direct deposit for any FEMA money that may be awarded you
- Insurance Information if you have insurance, including the policy number

How to Apply with FEMA

Apply with FEMA online at [DisasterAssistance.gov](https://www.fema.gov/about/news-multimedia/mobile-products); or call **800-621-3362**; or use the [FEMA mobile app](https://www.fema.gov/about/news-multimedia/mobile-products) online here: <https://www.fema.gov/about/news-multimedia/mobile-products>.

- **Homeowners and Renters:** After applying with FEMA, if you have been referred to SBA for a disaster loan, please complete and submit the application. Submitting the SBA application makes it possible for you to be considered for additional grants if you are *turned* down for an SBA loan.

Other Help Available by Calling 2-1-1

United Way 211 connects individuals with unmet needs to assistance programs through volunteer and faith-based organizations. Anyone impacted who needs additional help should call 2-1-1 for assistance or visit <http://211helps.org>.

The [recovery.mo.gov](https://www.recovery.mo.gov) website also has additional resources and information about disaster recovery in Missouri.

Registering with United Way 211, the Red Cross or another organization does NOT automatically create an application with FEMA.

FEMA is Canvassing St. Louis-Area Neighborhoods to Assist Flood Survivors

FEMA is canvassing St. Louis-area communities affected by the July flooding. Disaster Survivor Assistance (DSA) crews are working in St. Louis City and St. Louis County.

DSA personnel work in communities designated as federal disaster areas to help renters and homeowners apply with FEMA and quickly identify and address immediate and emerging needs.

Housing inspectors contracted by FEMA also are working in disaster-designated areas, inspecting damage sustained by survivors who have already applied with FEMA. When FEMA-contracted inspectors arrive at a home, they will display official photo identification. If the photo ID is not visible, it's OK to ask to see it. This helps prevent fraud.

FEMA Offers Free Repair and Rebuilding Advice at Local Stores

FEMA is providing free information about how to make your home stronger and safer – whether it was damaged by this summer's flooding or not.

You can speak directly with FEMA specialists at local home-improvement stores.

Do-it-yourselfers and professionals can get answers to questions and discuss:

- Proven methods for preventing damage from future disasters
- Techniques for rebuilding homes
- Tips for reducing your disaster risk – whether you own or rent your home

Locations:

The Home Depot
11215 St. Charles Rock Road
Bridgeton, MO 63044

The Home Depot
1603 S. Hanley Road
Brentwood, MO 63144

The Home Depot
3202 S. Kingshighway Blvd.
St. Louis, MO 63139

Dates: Monday, September 19, through Saturday, October 1

Hours: Monday–Saturday, 8 a.m.–7 p.m. and Sunday 10 a.m.–3 p.m.

IRS Offers Some Tax Relief to Flood Survivors

Storm survivors in parts of Missouri now have until November 15, 2022, to file various individual and business tax returns and make tax payments, the Internal Revenue Service announced August 10.

For more information, call the IRS at **800-234-1040** from 9 a.m. to 7 p.m., Monday-Friday.

Details are online: <https://www.irs.gov/newsroom/irs-missouri-storm-flooding-victims-now-eligible-for-tax-relief-oct-17-deadline-other-dates-extended-to-nov-15>

FEMA's National Flood Insurance Program

FEMA's National Flood Insurance Program (NFIP) is assisting policyholders who experienced losses due to flooding. Contact your insurance agent to report your loss. If you can't remember the name or number of the insurance company, call NFIP at 877-336-2627. Learn more about flood insurance at [FloodSmart.gov](https://www.floodsmart.gov/).

- FEMA has paid more than **\$26.1 million** in claims for flood losses in the St. Louis area in Missouri.

U.S. Small Business Administration (SBA)

Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available to businesses and residents in Missouri following the July storms. To be considered for all disaster assistance, applicants must first apply with FEMA. Then they may apply online at SBA's secure website: <https://disasterloanassistance.sba.gov/>.

SBA representatives will help business owners and residents apply at disaster recovery centers. For a list of locations, or to receive additional disaster assistance information, visit SBA's website at www.sba.gov/disaster.

Applicants may also call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Homeowners and Renters: After applying with FEMA, if you have been referred to SBA for a disaster loan, please complete and submit the application. Submitting the SBA application makes it possible for you to be considered for additional grants if you are turned down for an SBA loan.

If you qualify for a loan, you will have that resource available if you choose to accept it.

- The U.S. Small Business Administration (SBA) has approved more than **\$19 million** in disaster loans for homeowners, renters and businesses. SBA has approved **638 loans**.

The following SBA Business Recovery Center (BRC) opened Monday, August 15:

Urban League of Metropolitan St. Louis, Inc.
1408 N. Kingshighway Blvd.
Second Floor, Room # 219
St. Louis, MO 63113
Hours and Days of Operation: 9 a.m. to 6 p.m., Monday–Friday

SBA disaster representatives continue to be available at all Disaster Recovery Centers.

FEMA Individual Assistance and Other Government Benefits

In general, FEMA Individual Assistance grants are not considered income or a resource when determining eligibility for:

- Social Security benefits or disability income
- Welfare
- Income Assistance
- Income-tested benefit programs that the Federal Government funds

FEMA Civil Rights Notice for Members of the Public

FEMA does not treat people differently because of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. FEMA provides free aids and services to people to help them communicate with us and understand FEMA programs.

Details are online: <https://www.fema.gov/press-release/20220816/fema-civil-rights-notice-members-public>

People with Insurance Can Apply with FEMA

- You can apply with FEMA, even if you have insurance.
- The law does not allow FEMA to duplicate insurance benefits. However, FEMA may be able to help with items that insurance does not cover:
 - Rental assistance and lodging expense reimbursement not available through flood insurance.
 - Repair assistance for uninsurable items such as wells, septic systems and privately owned access roads.
 - Vehicle repair or replacement that is not covered under liability policies.
- You do not have to wait for your insurance settlement before you apply with FEMA.
 - You may be eligible for some assistance right away.
 - You have up to one year to submit your settlement to see if you qualify for any additional assistance.

Public Assistance for Local Governments and Private Non-Profits

- FEMA and the State of Missouri are working with governmental entities and private non-profits to help them get **reimbursements through the State** for eligible disaster-related expenses for debris removal, emergency protective measures and the restoration of infrastructure and facilities.
- Requests for Public Assistance from **48 applicants** have been approved. This allows applicants to begin formulating projects for potential FEMA reimbursement through the State of 75 percent of eligible costs.

Preliminary Damage Assessments Conducted in Missouri

In early August, the Missouri State Emergency Management Agency, FEMA and SBA conducted joint Preliminary Damage Assessments (PDAs) in St. Louis City, St. Louis County and St. Charles County.

Local officials led the PDA teams to neighborhoods affected by the July 25-28 flooding and severe storms.

Of the apartments and houses identified by local officials, more than 750 had sustained major damage. At least 550 others had been affected by flooding.

By design, PDAs are not intended to capture all damage. The PDA teams work to be as thorough as possible, while also moving as quickly as possible. The data that is gathered and evaluated assists the governor in making a determination on whether or not to request a presidential disaster declaration.

For updates, follow us on Twitter [@MOSEMA](#) and [@FEMARegion7](#).

Get the latest information at [Recovery.MO.gov](#) and [FEMA.gov/disaster/4665](#).