

Daily Fact Sheet – St. Louis-Area Flooding

On Aug. 8, 2022, President Joe Biden granted Gov. Mike Parson’s request for a major disaster declaration, allowing Missourians 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

- Renters and homeowners in St. Louis City, St. Louis County and St. Charles County who were affected by flooding July 25-28 may apply for FEMA disaster assistance.
- FEMA has approved more than \$1.2 million in Individual Assistance grants.
- FEMA’s National Flood Insurance Program has paid \$1.9 million in claims for policyholders.
- FEMA is canvassing St. Louis-area communities affected by the flooding.
- Disaster Unemployment Assistance (DUA) is available to provide unemployment benefits and re-employment assistance services to survivors affected by the disaster.
- The IRS offers some tax relief to survivors of the disaster.

People with Flood Damage in Missouri Can Apply for FEMA Help

Renters and homeowners in St. Louis City, St. Louis County and St. Charles County who were affected by flash flooding July 25-28 may apply for FEMA disaster assistance.

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. Central Time daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

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’ve 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
- **Only one application per household**



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FEMA

FEMA does not pay for lost or spoiled food.

When you apply with FEMA, have the following information ready:

- 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 FEMA money
- Insurance Information if you have insurance, including the policy number

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

FEMA has begun canvassing St. Louis-area communities affected by the recent flooding.

Disaster Survivor Assistance (DSA) crews are working in St. Louis City, St. Louis County and St. Charles 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. They also can provide application updates and referrals to additional community resources for remaining 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 identification is not visible, it's OK to ask to see it. This helps prevent fraud.

Unemployment Benefits Available to Flood Survivors

Missourians in the St. Louis City, St. Louis County and St. Charles County whose employment was lost or interrupted due to severe storms and flooding that occurred July 25-28, 2022, may apply for up to 28 weeks of Disaster Unemployment Assistance (DUA). Details are available in a [release from the Missouri Department of Labor](#).

It is available online: <https://labor.mo.gov/news/press-releases/DUA-benefits-available-flood-victims-1>.

IRS Offers Some Tax Relief to Flood Survivors

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

The tax relief postpones various tax filing and payment deadlines that occurred starting on July 25, 2022. As a result, affected individuals and businesses will have until Nov. 15, 2022, to file returns and pay any taxes that were originally due during this period.

This means individuals who had a valid extension to file their 2021 return due to run out on Oct. 17, 2022, will now have until Nov. 15, 2022, to file. The IRS noted, however, that because tax payments related to these 2021 returns were due on April 18, 2022, those payments are not eligible for this relief.

Details are available in a [release from the IRS](#).

It is available 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>

For more information, call the IRS at **800-234-1040** from 10 a.m. to 8 p.m. EST, Monday-Friday.

FEMA's National Flood Insurance Program

FEMA's National Flood Insurance Program (NFIP) is ready to assist 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.

- FEMA has paid more than **\$1.9 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.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/>. To be considered for all forms of disaster assistance, applicants must first register with FEMA. Businesses and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by emailing DisasterCustomerService@sba.gov.

The following SBA Business Recovery Center (BRC) will open Aug. 15:

Urban League of Metropolitan St. Louis, Inc.
1408 N. Kingshighway Blvd.
Second Floor, Room # 219
St. Louis, MO 63113

Opens: Monday, Aug. 15 at 1:00pm CT
Days of Operation: Monday – Friday
Hours: 9:00am – 6:00pm