

# AFTER THE STORM:

## Who's Still Waiting?



**Damage counted. Applications filed.  
Repairs pending.**

# St. Louis Tornado Recovery: Damage, Assistance, and Funding Alignment

Consolidated Status Report (May–August 2025)

## Executive Summary

The May 16, 2025, tornado caused widespread residential damage concentrated primarily in **Wards 10, 11, and 12**, with Ward 12 bearing the heaviest impact. While thousands of households have applied for FEMA assistance and nonprofit partners conducted rapid damage assessments, **a substantial gap remains between identified needs and completed recovery work**. At the same time, the City has authorized **\$40 million in Rams Settlement funds** for water infrastructure, presenting a strategic opportunity to align long-term infrastructure investment with disaster recovery realities.

This report consolidates:

1. **FEMA household assistance application data**
2. **Crisis Cleanup Coalition damage and response data**
3. **Board Bill 153 (BB153) funding authority and restrictions**

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## 1. FEMA Household Assistance Status

Following the federal disaster declaration, **9,640 FEMA applications** were submitted by St. Louis households as of August 4, 2025

FEMA Application Report Updated...

### Key Findings

- **Ward 12 alone accounts for approximately 37%** of all FEMA applications citywide.
- Several wards (including Wards 3 and 8) show **zero applications**, reflecting either minimal damage or lack of awareness.
- In the hardest-hit census tracts (Academy, Sherman Park, Fountain Park, Greater Ville, Lewis Place, Penrose), **over 70% of occupied households applied**.
- FEMA eligibility is frequently misunderstood: **income, renter status, or having insurance does not disqualify households**.

### Implication

FEMA application rates track closely with physical damage, but **under-application likely remains**, particularly among renters and insured homeowners.

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## **2. Physical Damage & Cleanup Progress (Crisis Cleanup Coalition)**

Between May 18 and June 26, 2025, the Crisis Cleanup Coalition assessed **1,993 properties**, identifying **4,011 individual damage reports**

Crisis Clean Up Report 7\_28\_2025

### **Damage Profile**

- **Hazardous trees:** 1,311 properties (66%)
- **Debris:** 1,051 properties (53%)
- **Roof tarping needed:** 846 properties (42%)
- **Rebuild or demolition:** 476 properties
- **Muck-out:** 287 properties
- **Mold remediation:** 40 properties (likely underestimated due to ongoing moisture exposure)

### **Unmet Needs**

- **64% of reported damage remains unaddressed**
- **1,260 properties** still have open, unclaimed cases
- **Over one-third of unresolved cases are in Ward 12**, followed by Wards 10 and 11
- Most nonprofit partners have **redeployed to other disasters**, leaving a capacity gap

### **Implication**

The Crisis Cleanup data confirms that **initial emergency response did not translate into full recovery**, and remaining damage may worsen over time without intervention.

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## **3. Funding Context: Board Bill 153 (BB153)**

BB153 authorizes **\$40 million from Rams Settlement Funds** for the **Citywide Water Infrastructure Fund**

## What the Funds Can Do

- Emergency water infrastructure repairs
- Long-term water system improvements
- Matching funds for **federal and state grants**
- Debt service related to infrastructure upgrades

## Guardrails

- Funds **may only be used by the Water Division**
- Administrative costs capped at **5% annually**
- Annual reporting and audit requirements
- Funds must serve a **clear public purpose**

## Strategic Connection

Tornado damage exposed vulnerabilities in:

- Aging water infrastructure
- Flooding and moisture intrusion risks
- Neighborhoods already facing disinvestment

**BB153 provides a lawful mechanism to pair disaster recovery with infrastructure resilience**, but only if planning intentionally aligns FEMA data, damage assessments, and capital investment.

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## 4. Consolidated Findings

- FEMA demand and physical damage data **tell the same story**: recovery is incomplete.
- The heaviest-burden neighborhoods risk **secondary damage** (mold, structural failure).
- Nonprofit capacity has declined, increasing reliance on **City-led solutions**.
- Water infrastructure investment is **time-sensitive** to prevent compounding losses.

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## 5. Recommendations

1. **Targeted FEMA outreach** in Wards 10–12 to close remaining application gaps.
2. **City–FEMA coordination** to address debris and unresolved damage.

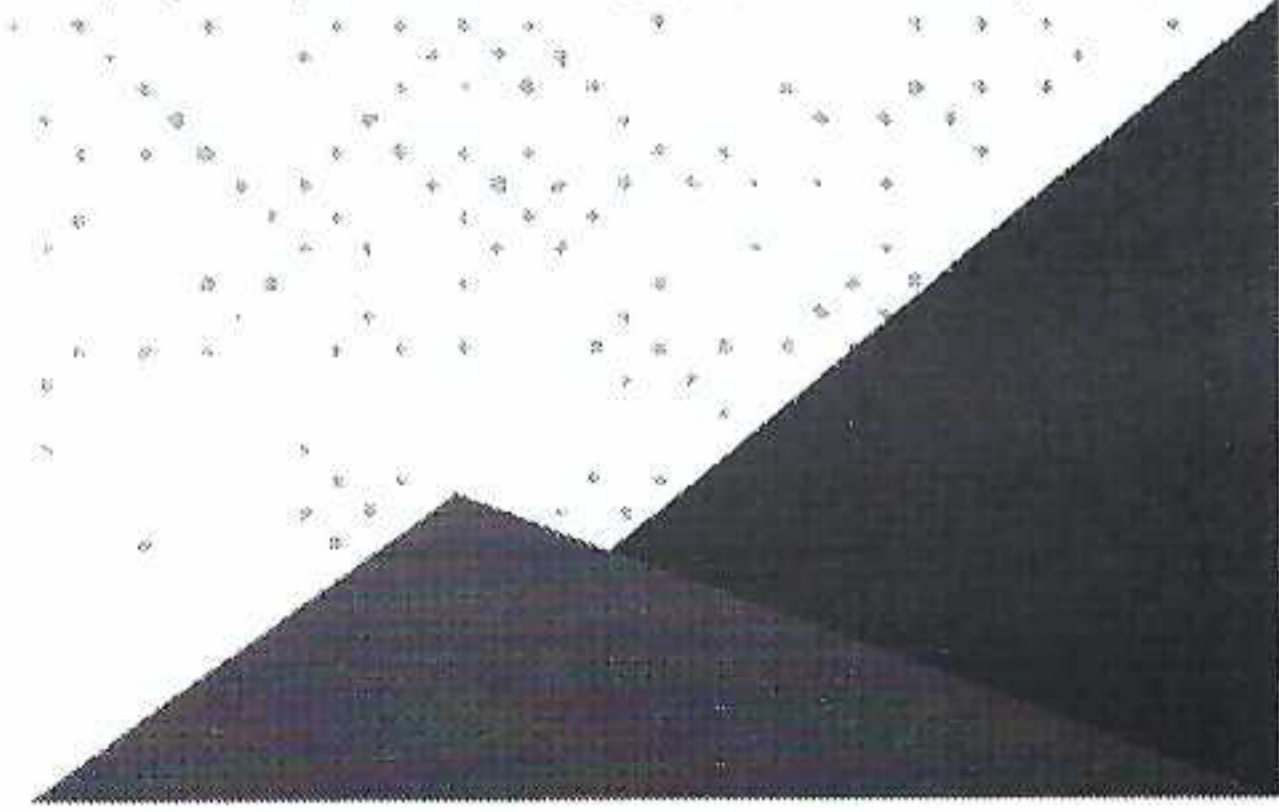
3. **Data alignment:** integrate Crisis Cleanup, FEMA, and City inspection datasets.
4. **Strategic use of BB153 funds** to prioritize infrastructure in tornado-impacted areas.
5. **Public transparency dashboard** showing damage, aid, and spending by ward.



# **FEMA APPLICATION REPORT**

## **STATUS UPDATE ON FEMA APPLICATIONS AS OF AUGUST 4, 2025**

Prepared by President's Office, Board of Aldermen  
Authored by Cristina Garmendia, Policy Director



## Status Update on FEMA Applications as of August 4, 2025

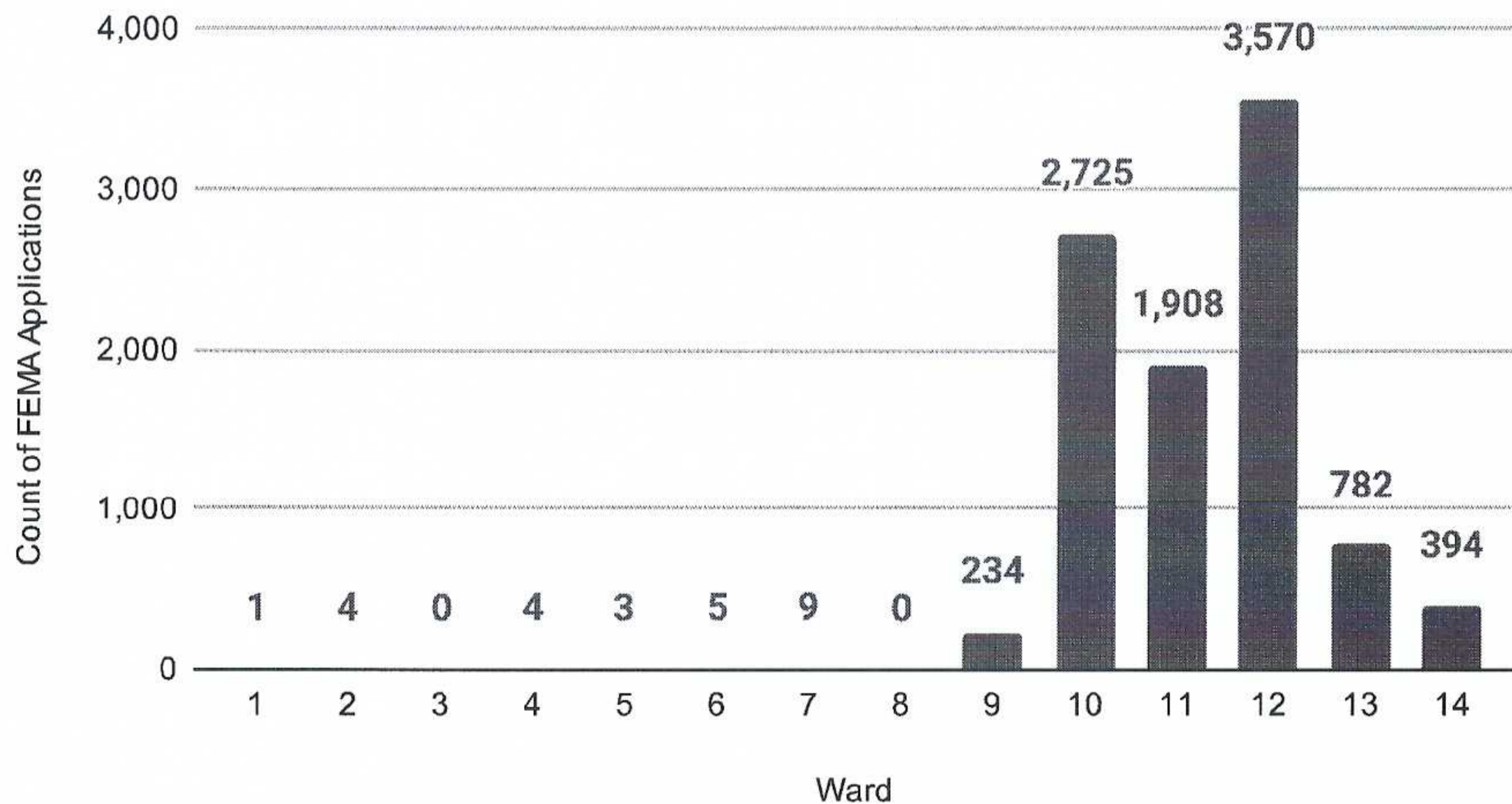
Following President Trump's approval of a major disaster declaration for the May 16, 2025 tornado, any resident of the City of St. Louis became eligible to submit an individual application for federal disaster aid from FEMA. Financial assistance is available for households with damage to their home, car, and other personal items, as well as other needs such as temporary housing, child care, cleaning supplies, medical care, and transportation.

### How many applications have been submitted to FEMA?

As of August 4, 2025, there have been 9,640 applications submitted to FEMA from St. Louis households. Note: Generally, FEMA provides all eligible assistance for a household to a single applicant. This data shows which applications were submitted, but does not represent unique households. In addition, not all applicants may receive federal assistance.

### FEMA Applications by Ward as of 8/4/25

Data from FEMA as of 8/4/25



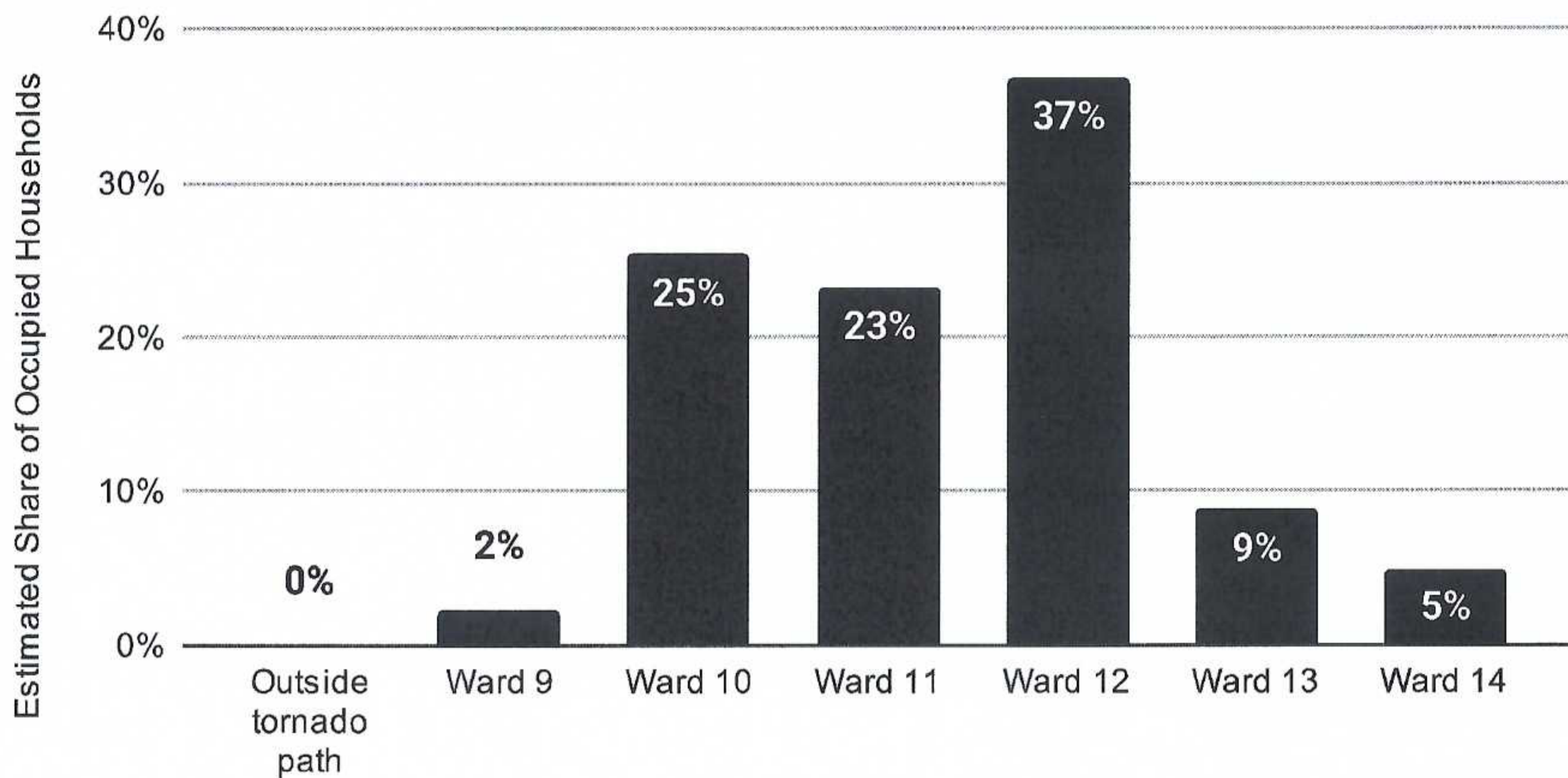
Residents from Ward 12 have submitted the most applications - representing 37% of all applications citywide. There are several wards where no residents requested federal aid, including Ward 3 and Ward 8.

Note: I received a dataset of applications by census tract, not by individual address. Census tracts do not line up perfectly with ward boundaries, so these ward counts are estimates.

While we have estimates of physical damage by Building Division inspectors and Crisis Cleanup Coalition members, we do not know exactly how many households across the City should apply for federal aid.

## Share of Occupied Households Applying for FEMA Aid

Data from Census Estimates and FEMA as of 8/4/25



### How many applications should there be?

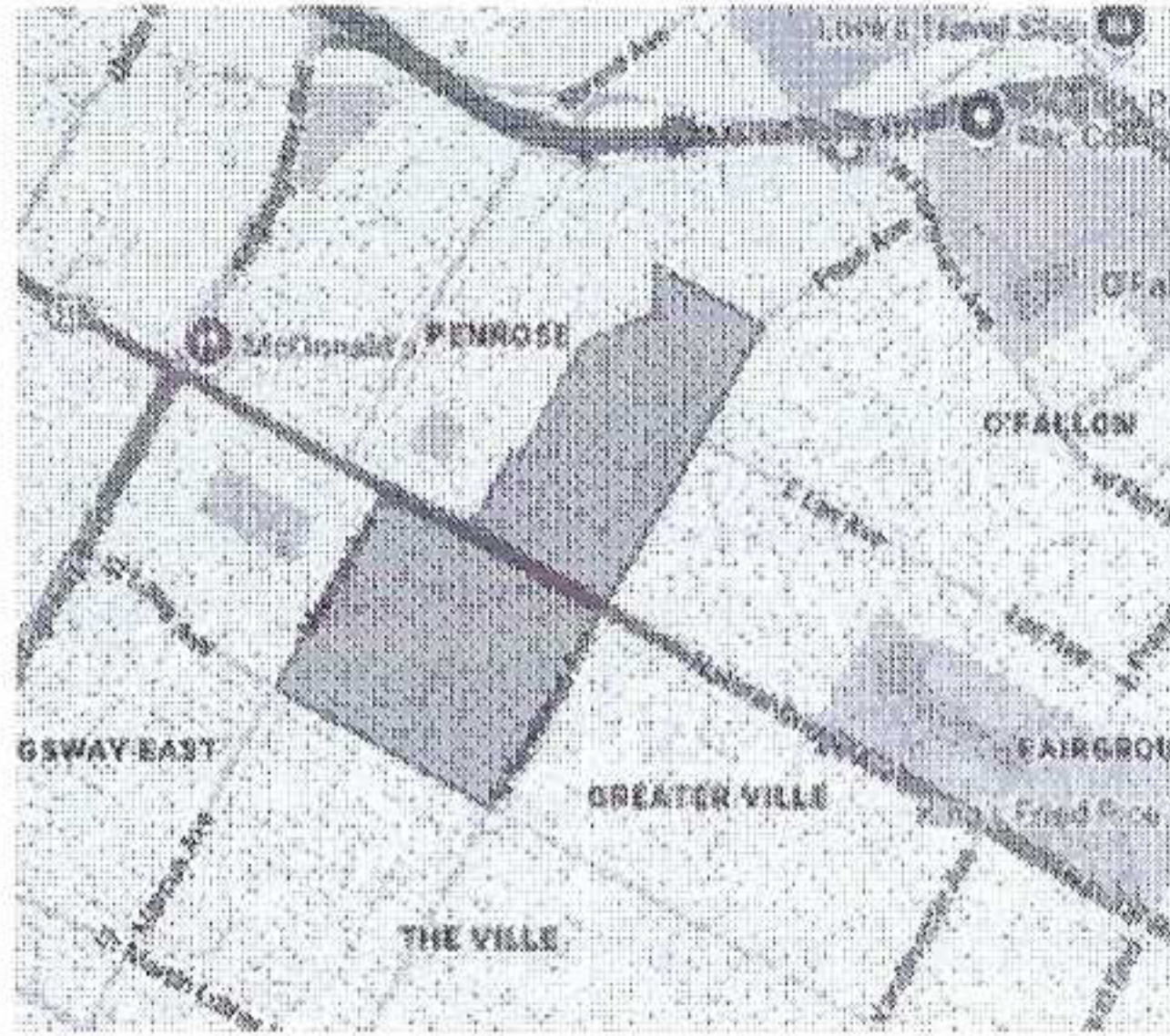
Since there is significant vacancy on the Northside, that means we cannot rely on the number of parcels or buildings to provide a useful measure for how many applications we should expect FEMA to receive. For this reason, I am comparing applications to the number of households or occupied housing units as estimated by the U.S. Census Bureau. A housing unit is occupied if a person or group of persons is living in it at the time of the interview or if the occupants are only temporarily absent.

Based on Census estimates of the number of households, I anticipate that **37% of Ward 12 households have submitted a FEMA application**. Low levels of households submitted FEMA applications outside the direct path of the tornado (Wards 1-8), Ward 9, and Ward 14.

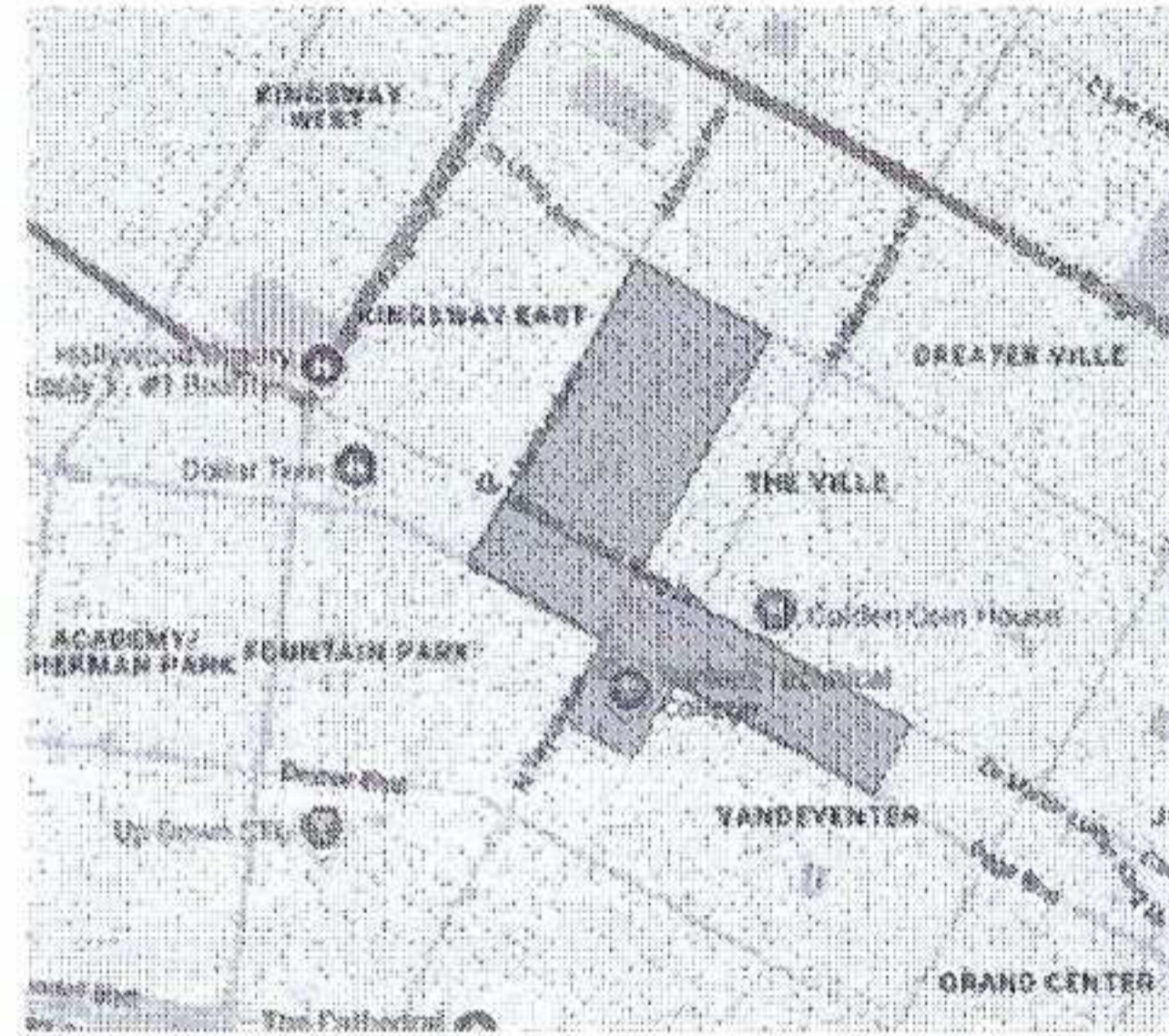
While tornado damage can be sporadic, there are parts of the City where most residents were impacted in some shape or form. There are residents of St. Louis who may not know that they are eligible for federal assistance - such as renters, homeowners with insurance, or households over a certain income. For example, many people do not know that FEMA does not consider income when determining eligibility for housing assistance.

## Which places have the highest rates of applying?

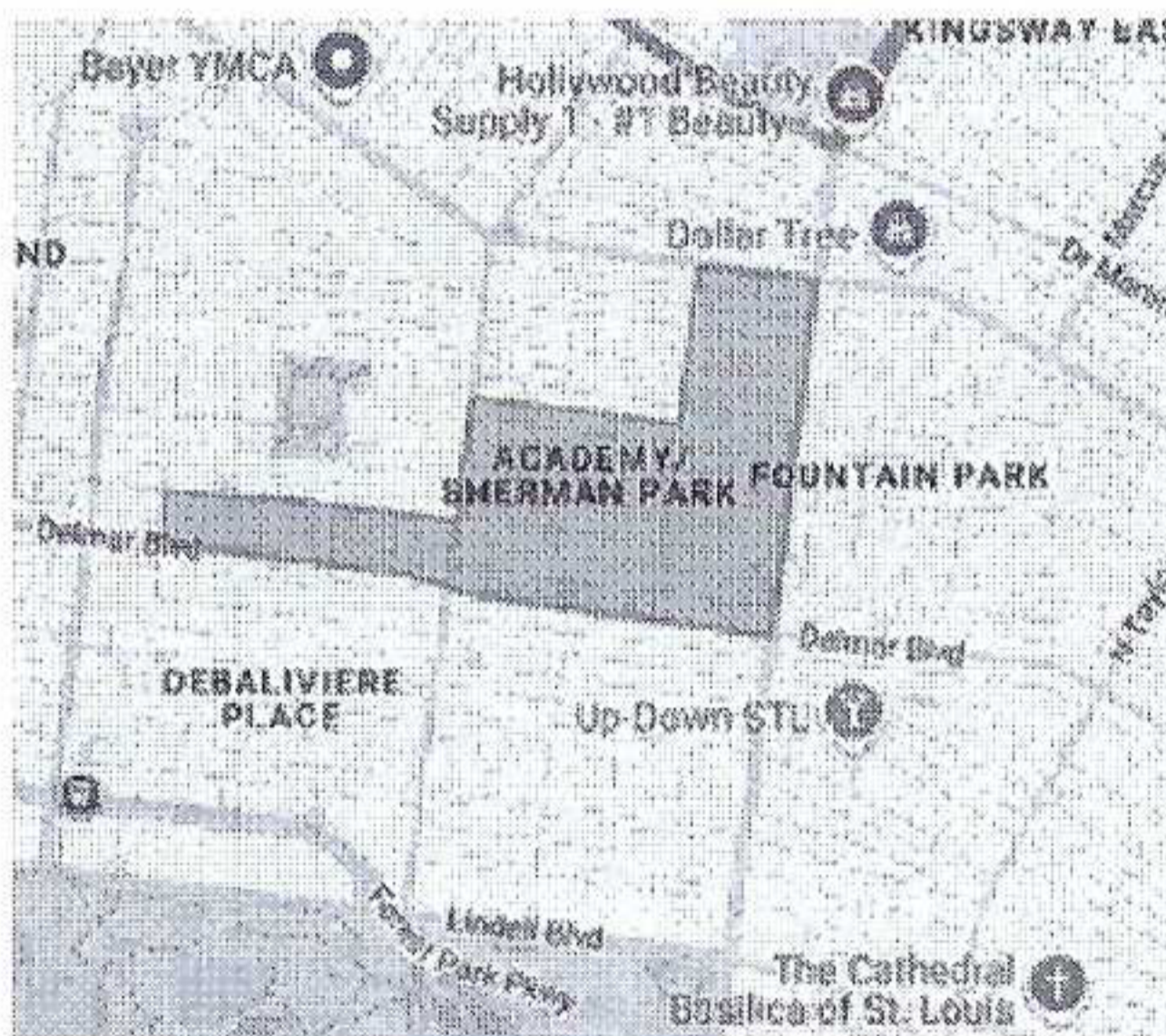
There were four census tracts where I estimate more than 70% of households submitted a FEMA application. Those census tracts are located in the Academy, Sherman Park, Fountain Park, Greater Ville, Lewis Place, and Penrose neighborhoods.



**Census Tract 1101**



**Census Tract 1112**



**Census Tract 1122**



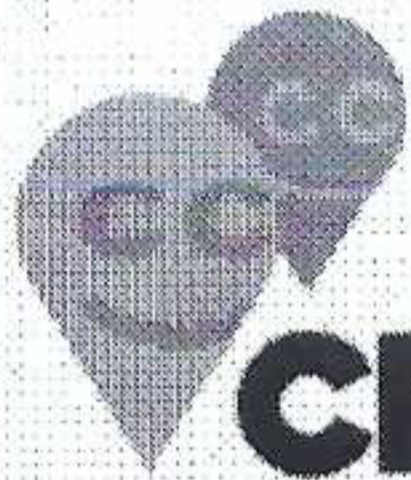
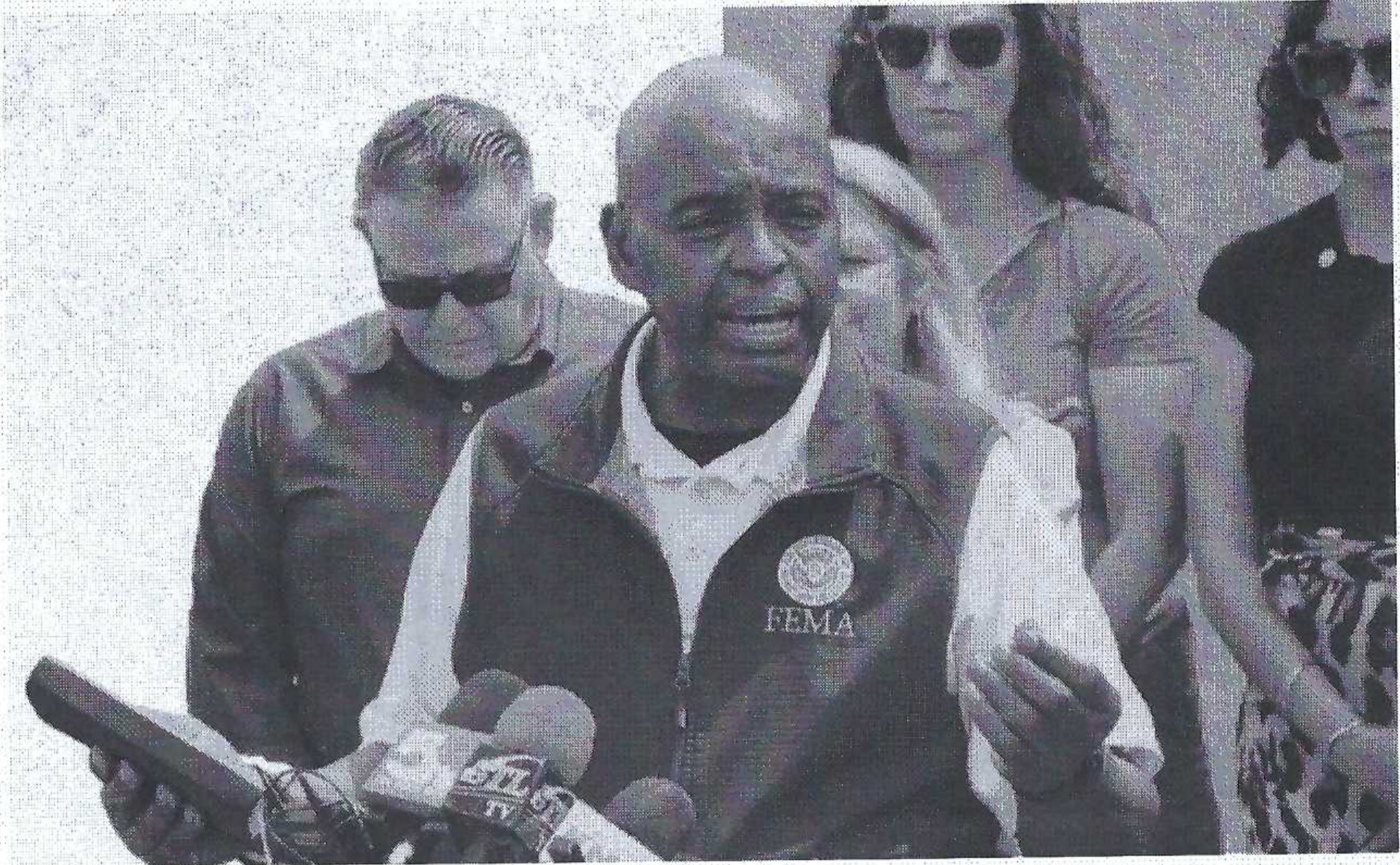
**Census Tract 1123**

Top Performing Census Tracts for FEMA Applications			
Census Tract	FEMA Applications Submitted	Occupied Households (Census)	Neighborhood
Census Tract 1101	957	919	Greater Ville, Penrose
Census Tract 1112	339	369	Greater Ville, Lewis Place
Census Tract 1123	711	784	Fountain Park
Census Tract 1122	441	602	Academy, Sherman Park



## **Recommendations**

I recommend that City leaders aim for much closer to 100% of households to apply in those areas hardest hit by the tornado such as Ward 10 and Ward 12. In addition, attention should be paid to those census tracts where there are lower rates of application than expected based on other measures of need, such as assistance provided by nonprofit partners, debris estimates, and building damage. This data is being used to inform the planned direct outreach efforts by the City which include canvassing, phone banking, and coordination with impacted alders.



# **CRISIS CLEANUP OUTCOME REPORT JULY 2025**

Prepared by President's Office, Board of Aldermen  
Authored by Cristina Garmendia, Policy Director

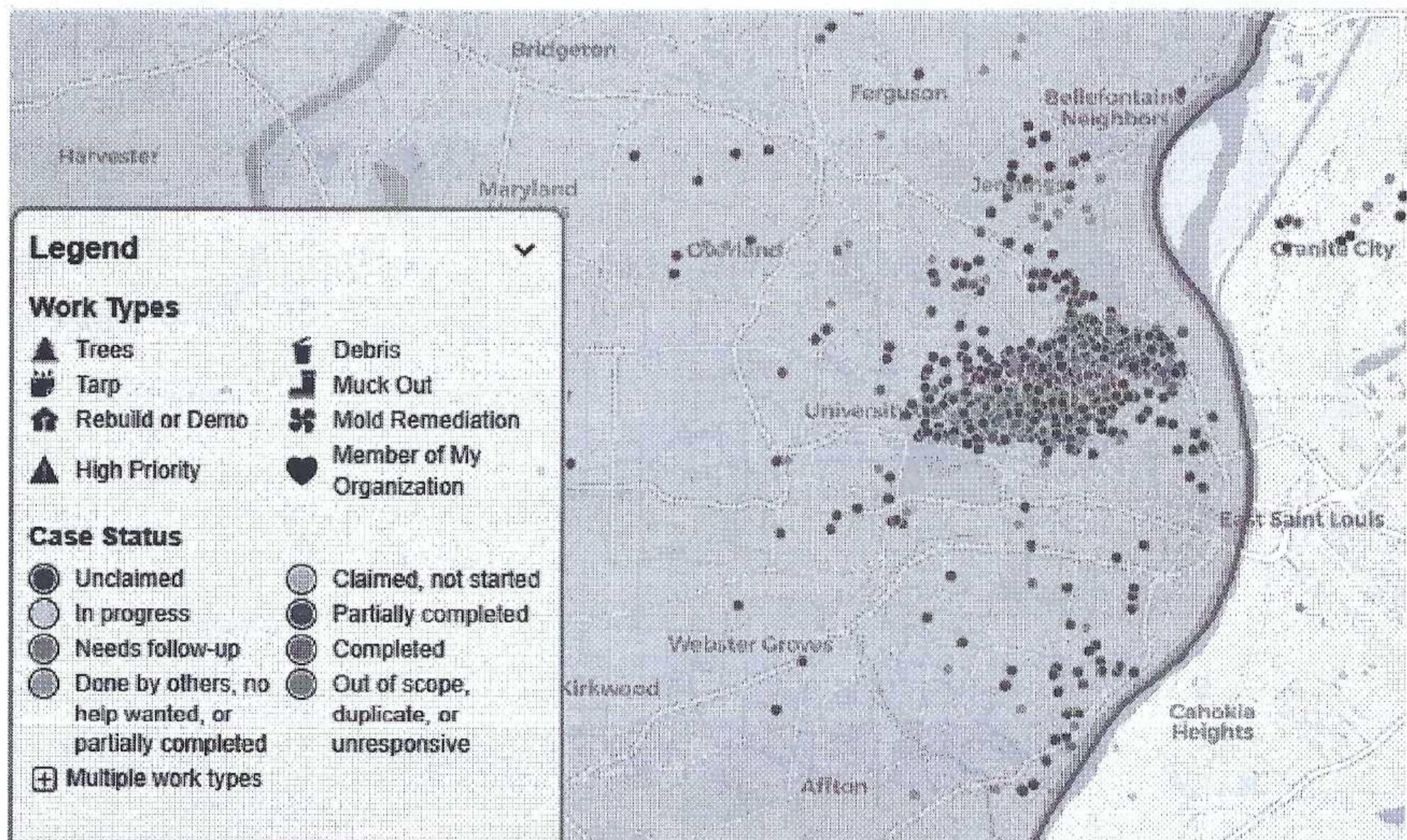
## About Crisis Cleanup

The Crisis Cleanup Coalition for the May 2025 Tornado included 12 different non-profit and faith organizations who deploy after natural disasters in Missouri.

Note: This report does not include data from City inspections, FEMA assessments, or other nonprofit organization's damage assessments.

## Visualize the Disaster in Real Time

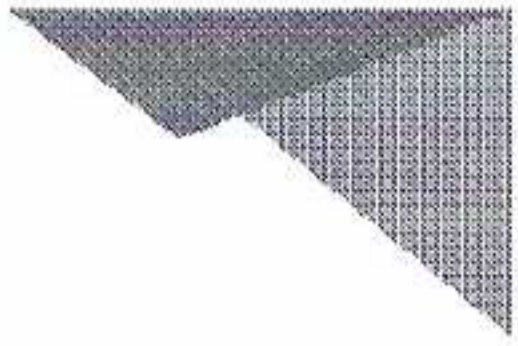
May 2025 Missouri Tornado



Personal information has been hidden, and the location has been blurred to 400 meters

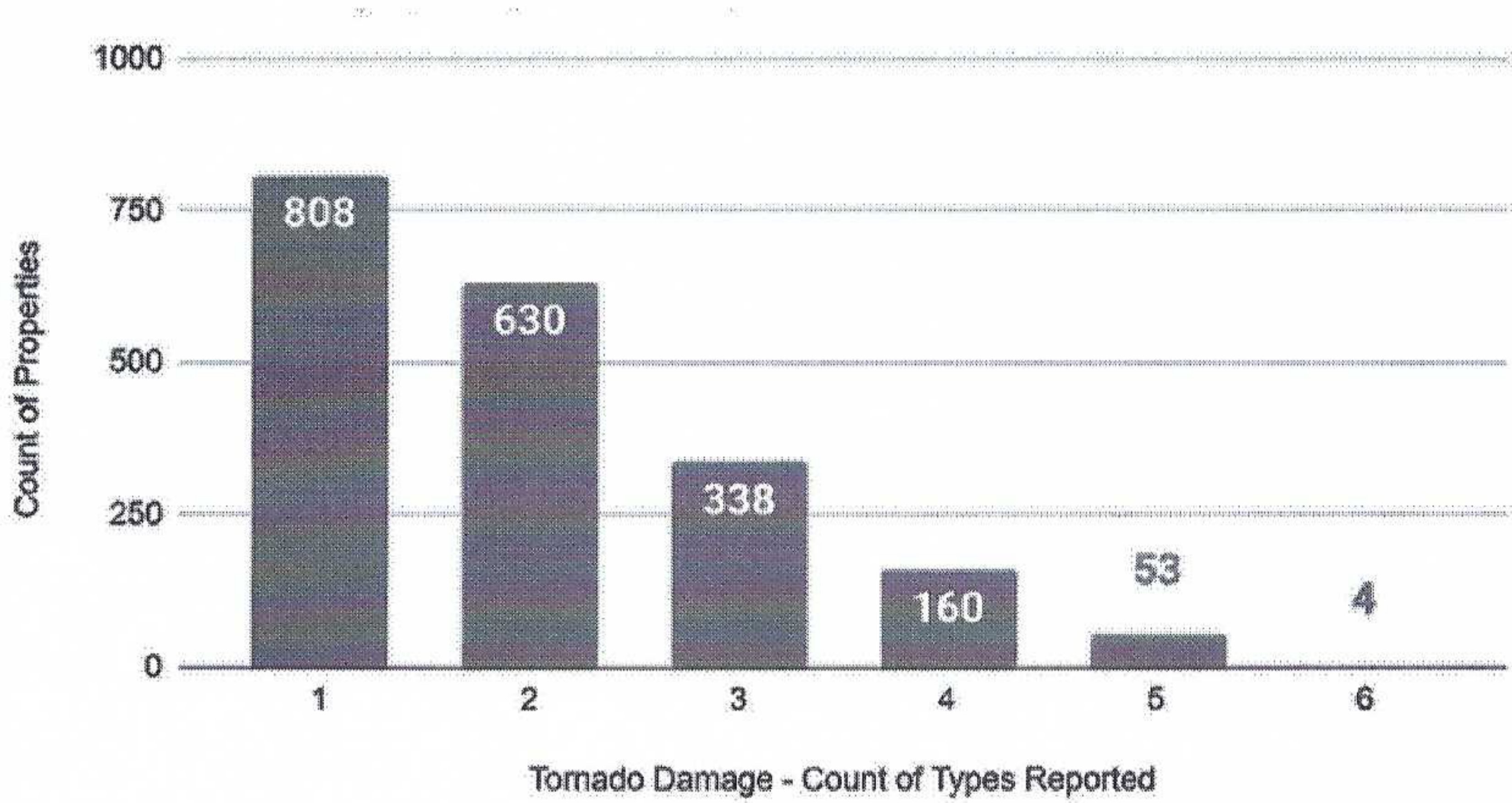
From [crisiscleanup.org](https://crisiscleanup.org)

Coalition members use a collaborative tool called Crisis Cleanup to assess tornado damage in St. Louis City and catalog the different types of work needed. Members can “claim” projects to complete and coordinate work needed across the coalition. There were 1,993 properties assessed between May 18 and June 26, 2025, with 558 being characterized as “High Priority.”



## Tornado Damage Reported Per Property

Data extract from July 1, 2025, St. Louis City



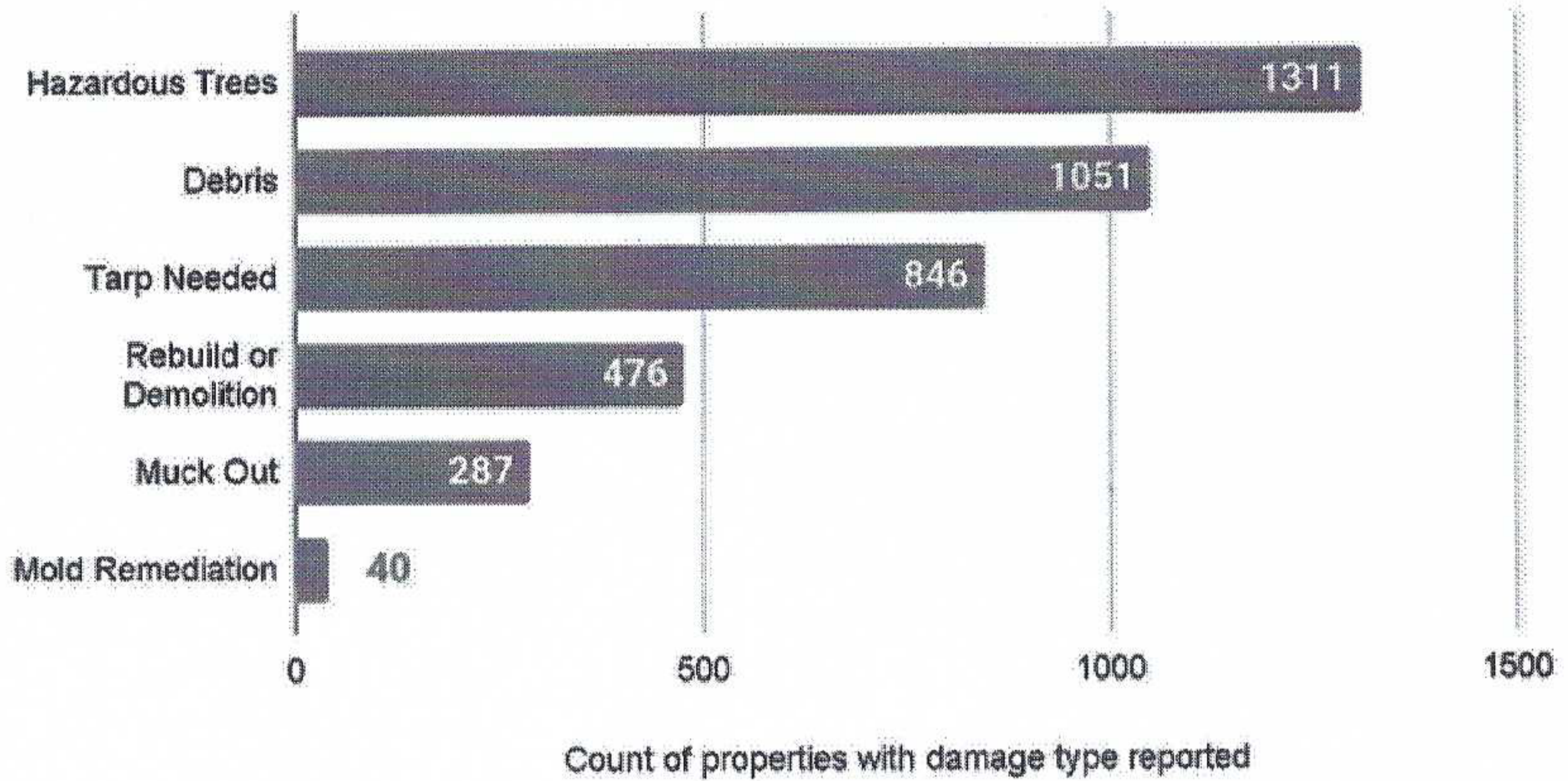
There were 4,011 reports of tornado damage across assessed properties.

On average, a property had two types of tornado damage reported. The types of damage assessed by the Crisis Cleanup Coalition included damage to trees, roofing damage, exterior and interior building damage, damage to interior personal property, and whether there was debris on the property.

The Coalition members would identify different types of work to be done on a property, from hazardous tree removal, debris removal, tarping, rebuilding or demolition, muck-out, and/or mold remediation.

## Tornado Damage Reported by Crisis Cleanup Coalition

Data extract from July 1, 2025, St. Louis City



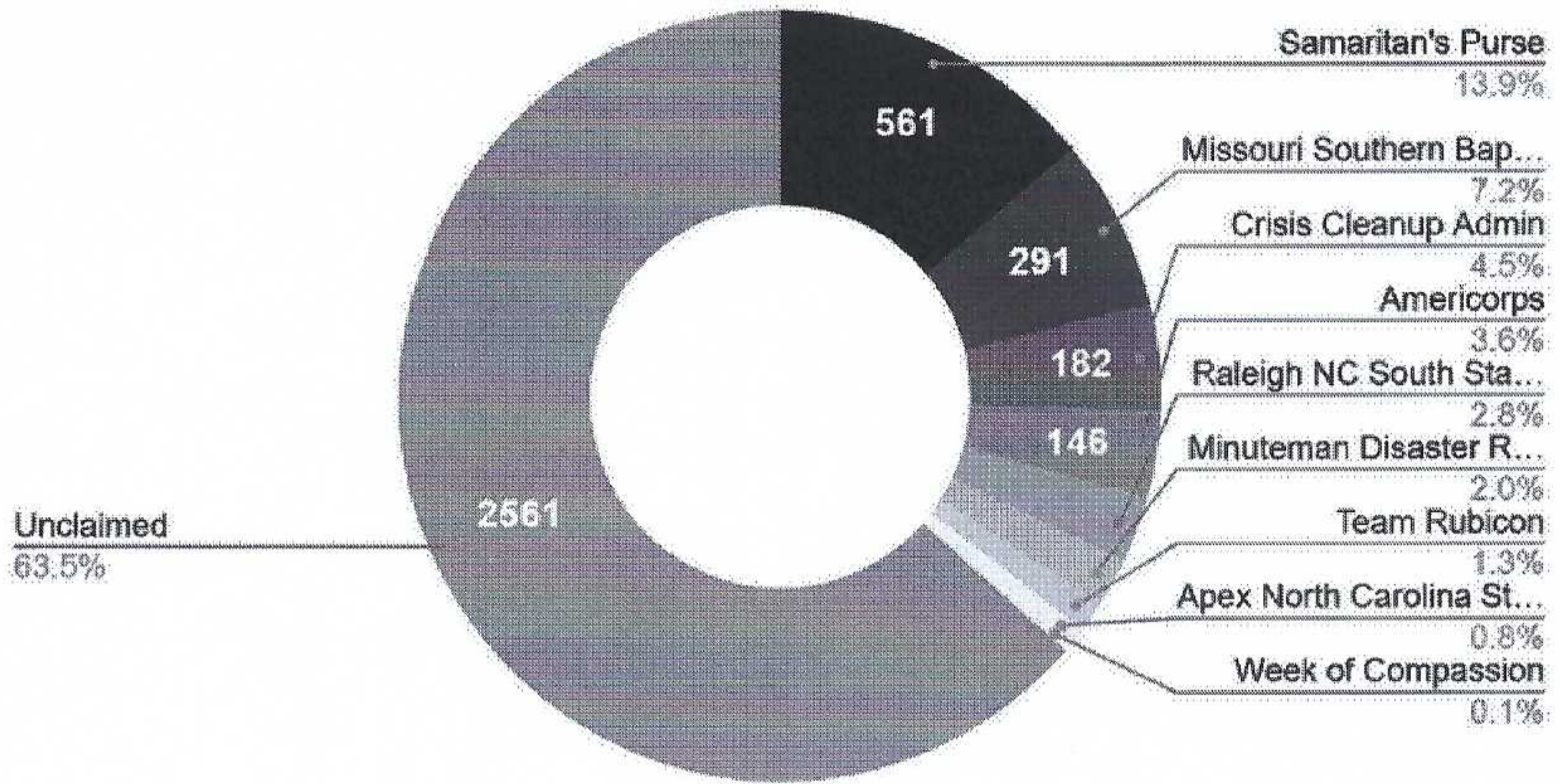
The most common reports of damage include hazardous trees on 1,311 properties, across 66% of properties assessed, debris on 53% of properties, and tarping needed (for damaged roofs) on 42% of damaged properties.

Teams also assessed 476 properties as having buildings in need of significant repairs (“rebuild”) or likely candidates for complete demolition. Muck outs are properties that need personal possessions removed that have been significantly damaged by the weather surrounding the tornado. Properties with significant moisture intrusion were assessed as requiring mold remediation services.

While only 40 properties were determined to have a need for mold remediation during the Crisis Cleanup assessment period, this number has undoubtedly grown given the wet weather conditions and the number of properties that needed tarps and did not receive them.

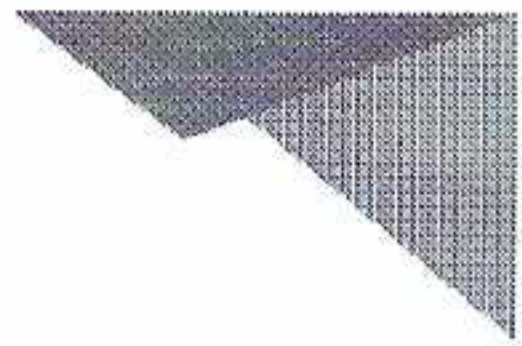
# Tornado Damage Repair Jobs Claimed by Crisis Cleanup

Data extract from July 1, 2025, St. Louis City



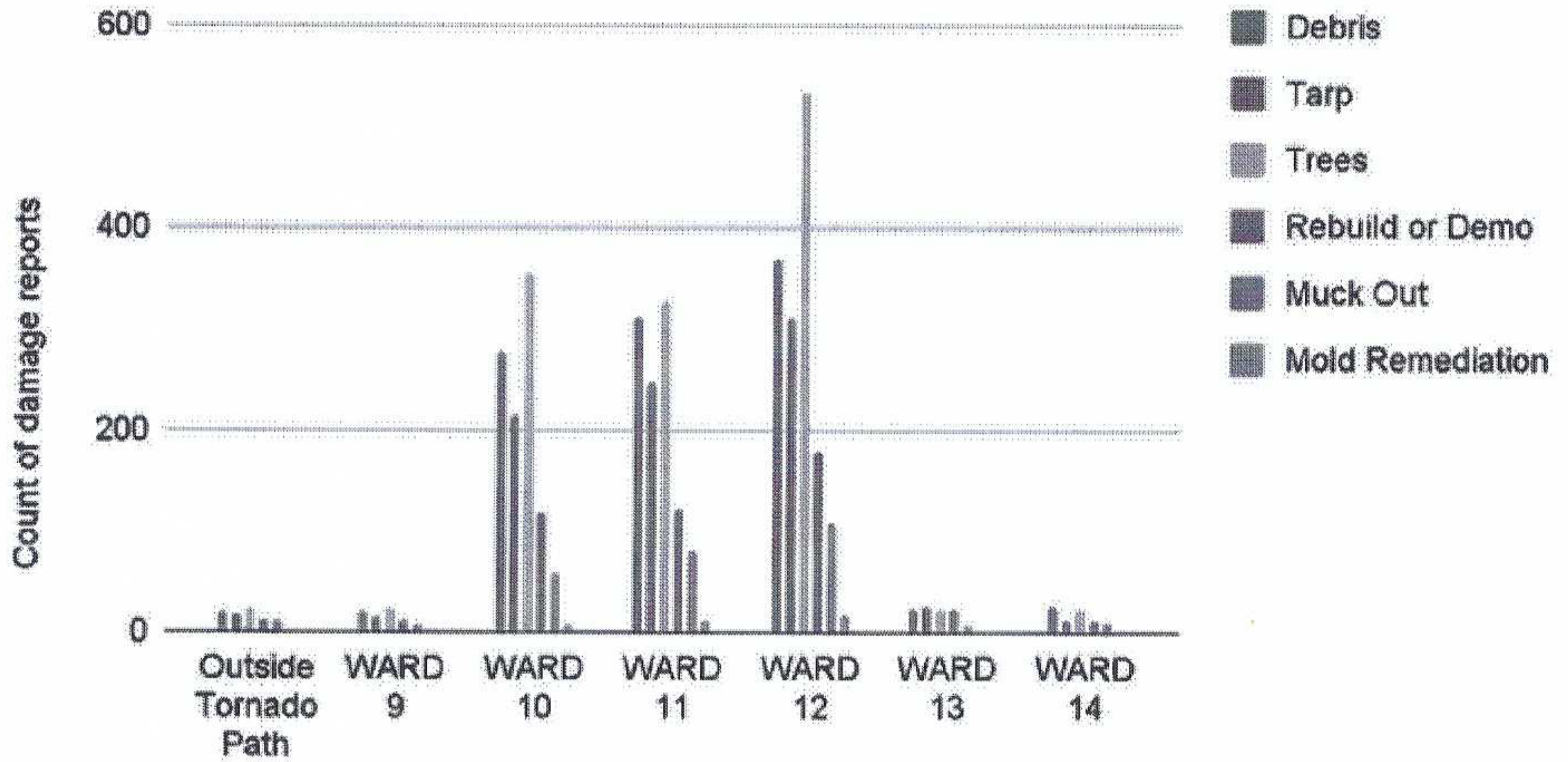
The Crisis Cleanup Coalition includes 12 different non-profit and faith organizations who deploy after natural disasters in Missouri. Members include: Crisis Cleanup, Americorps - Disaster Services Unit and Emergency Response Team, Missouri Southern Baptist Disaster Relief, Team Rubicon, Samaritan's Purse, Apex North Carolina Stake, Raleigh NC South Stake, The Church of Jesus Christ Latter-day Saints, Inspiritus Disaster Relief (formerly Lutheran), Minuteman Disaster Response, SC Presbyterian Disaster Assistance Team, and Week of Compassion.

Despite the collective efforts of the coalition, 64% of the damage they reported remains unaddressed as of July 1, 2025. Most of these organizations have redeployed to other natural disasters and are no longer working on tornado recovery in St. Louis.

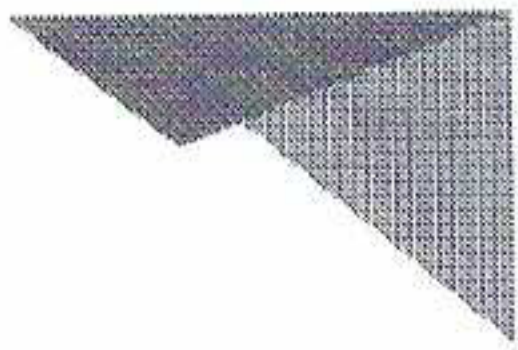


## Crisis Cleanup Property Needs Assessment

Data extract from July 1, 2025, St. Louis City

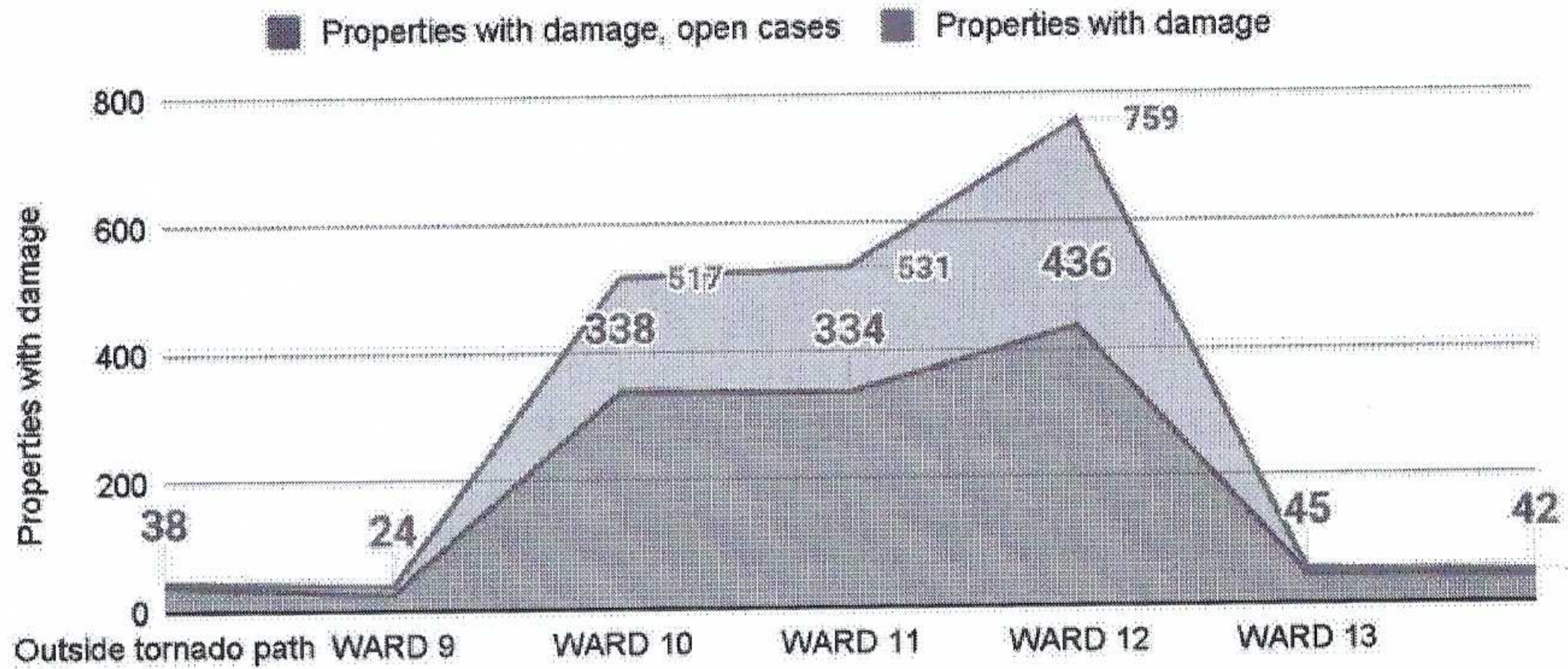


As you can see in this graph, tornado damage is concentrated in Wards 10, 11 and 12. Ward 12 had the most instances of each type of damage reported, with significantly more tree damage than other wards. Wards 9, 13, and 14 had much less damage in comparison. All other wards combined ("Outside tornado path") had low levels of damage.



## Crisis Cleanup: Properties with Unaddressed Storm Damage

Data extract from July 1, 2025, St. Louis City



There are 1,260 properties with unaddressed storm damage as measured by whether damage was reported but the case was open. In other words, the damage was not “claimed” and “closed” by a Crisis Cleanup partner. Over a third of open cases are in Ward 12, followed by Wards 10 and 11. Most of the damage reported outside of these three wards were low priority for Crisis Cleanup partners.

### Conclusion and Recommendations

Please note that while this analysis is likely a representative sample, it is not a complete audit of tornado damage needs. There were multiple damage assessments completed by other nonprofit organizations, the City of St. Louis, and FEMA in the past 7 weeks since the tornado. We do not yet have access to a complete dataset where we can see these assessments aggregated.

**With that in mind, numbers in this report should be considered underestimates of recovery needs.** The City should coordinate with FEMA to continue addressing debris removal needs. Due to secondary damage caused by weather exposure, reassessment of exterior and interior building damage should be conducted.

**BOARD BILL NUMBER 153 FLOOR SUBSTITUTE  
INTRODUCED BY ALDERWOMAN ALISHA SONNIER**

An Ordinance recommended by the Board of Estimate and Apportionment, and establishing the **BB 131/153 TRANSFORM STL Act**, authorizing and directing an appropriation in the total amount of Forty Million Dollars (\$40,000,000.00) of Rams Settlement Funds for deposit into a new special fund with an amount as described herein; and containing a severability clause and an emergency clause.

**WHEREAS**, in 2021, St. Louis City, St. Louis County, and the Regional Convention and Sports Complex Authority signed a Seven Hundred Ninety Million and 0/100ths Dollars (\$790,000,000.00) settlement agreement with Rams owner Stan Kroenke and the National Football League, resulting in the City negotiating receipt of Two Hundred Eighty Million and 0/100ths Dollars (\$280,000,000.00) as its share from the settlement agreement, of which Thirty Million and 0/100ths Dollars (\$30,000,000.00) was appropriated to invest in the Convention Center; and

**WHEREAS**, the amount of Settlement Funds, including accrued interest, that are available for appropriation totals Two Hundred Ninety-Four Million and 0/100ths Dollars (\$294,000,000.00); and

**WHEREAS**, the taxpayer dollars of residents across the City funded the litigation that resulted in the City receiving these Settlement Funds, and the Board of Aldermen finds that this legislation satisfies the strong public purpose of ensuring these Settlement Funds are appropriated such that they will benefit all residents across the City; and

**WHEREAS**, on February 10, 2023, as one of its final acts of the 2022-2023 Legislative Session, the Board of Aldermen unanimously passed Resolution Number 171 committing the Board, the Comptroller, and the Mayor's Office to conduct a comprehensive community input and

engagement process to establish community-driven priorities for investing the Rams Settlement funds; and

**WHEREAS**, the City of St. Louis launched its community engagement for the Rams Settlement on August 14, 2023 by providing a platform for residents to submit ideas and a survey of city residents' priority challenges that reached nearly 3,200 residents; and

**WHEREAS**, based on the results of that survey, the Board of Aldermen passed Resolution 159 on November 17, 2023 to declare their intention to use the funds to address the following common priorities: attracting and retaining City workers, increasing public safety, improving City finances, upgrading water infrastructure, increasing access to affordable childcare, improving community mobility, and catalyzing Downtown reinvestment; and

**WHEREAS**, in 2024, more than 12,000 residents participated in the second phase of the community engagement process, voting on ideas to address top priority challenges, as well as interacting with and commenting on others' submissions, and the Board of Aldermen committed to hold hearings on the most popular and feasible ideas; and

**WHEREAS**, those ideas included improving City infrastructure services like streets, sidewalks, and water; strengthening the City workforce; supporting affordable and quality childcare; and catalyzing Downtown reinvestment; and

**WHEREAS**, the extensive, transparent, and responsive community engagement process reached over 15,000 unique participants as of December 2024; and

**WHEREAS**, over several legislative sessions, the Board of Aldermen has committed to ensuring that these funds are allocated strategically and responsibly to maximize their impact by leveraging matching funds, balancing competing priorities, and creating a generational legacy.

**BE IT ORDAINED BY THE CITY OF ST. LOUIS AS FOLLOWS:**

**SECTION ONE. Public Purpose Satisfied.** It is hereby declared to be the intent of the Board of Aldermen that the funds created by this ordinance and their purposes as defined herein serve a public purpose, because the City can achieve its full economic and social potential only if every City resident has the opportunity to contribute to the full extent of their capabilities and only when financial barriers to their economic, social and educational goals are removed, and because these funds will achieve that public purpose by:

- A. Improving public infrastructure across the City, so that all residents will have access to and benefit from clean drinking water.

**SECTION TWO. Definitions.**

- A. *Available Monies.* “Available monies” shall mean the sum of interest and the principal accessible for distribution.
- B. *Citywide Water Infrastructure Funds.* The “Citywide Water Infrastructure Fund” shall mean the Citywide Water Infrastructure Fund. The Water Division shall have general oversight over and administer the Citywide Water Infrastructure Fund.
- C. *Settlement Funds.* “Settlement Funds” shall refer to the funds the City received as a result of the City’s settlement of litigation against Rams Football Team owner Stan Kroenke and the National Football League.

**SECTION THREE. The Citywide Water Infrastructure Fund.**

**1. Establishment of the Citywide Water Infrastructure Fund.**

- a. There is hereby appropriated the sum of Forty Million and 0/100ths Dollars (\$40,000,000.00) from Settlement Funds into a special fund to be known as the **Citywide**

**Water Infrastructure Fund**, created pursuant to this ordinance, and to be held in a fund maintained in the Office of the City Treasurer.

- b. Upon the passage and approval of this ordinance, the Comptroller is authorized and directed to establish a fund to be designated as the "Citywide Water Infrastructure Fund" for the purpose of supporting City water infrastructure and improvements. The fund shall be eligible to accept additional monies from other City appropriations, private donations, or other sources. All interest earned by the Citywide Water Infrastructure Fund shall be retained in and for the Citywide Water Infrastructure Fund. All expenditures from such fund shall be appropriated in accordance with this ordinance and other applicable law. Appropriate sub-accounts may be created.
- c. The purpose of the Citywide Water Infrastructure Fund is to support City water infrastructure maintenance and improvements. Funds deposited and held in the Citywide Water Infrastructure Fund may be appropriated and expended only as provided under this ordinance.

**2. Eligible Uses of the Citywide Water Infrastructure Fund.** Monies within the Citywide Water Infrastructure Fund shall be used exclusively to provide appropriations to the Water Division for the purposes of:

- a. Supporting City water infrastructure maintenance and improvements, including emergency repairs;
- b. Supporting the creation of City water plans and studies, including but not limited to an analysis of flat rate versus metered billing;

- c. Providing matching funds for federal and state grants that support City water infrastructure maintenance and improvements;
- d. Providing debt service payments for loans received by the City to support City water infrastructure maintenance and improvements; and
- e. Administrative costs, including procuring goods and services and compensating staff, provided that such costs do not exceed 5% of the fund balance on an annual basis.

**3. Restrictions on Use of Funds.**

- a. No monies may be appropriated from the Citywide Water Infrastructure Fund for any purpose other than that authorized pursuant to this ordinance.
- b. No monies may be appropriated from the Citywide Water Infrastructure Fund to any entity other than the Water Division.
- c. The Water Division shall develop and recommend appropriations from the Citywide Water Infrastructure Fund and shall finalize any recommendations to the Board of Estimate and Apportionment for inclusion in the City's annual budget by the March 1st preceding the fiscal year for that budget and in accordance with the budgeting processes outlined under Article XVI, Section 3, of the City Charter.
- d. No monies may be appropriated from the Citywide Water Infrastructure Fund in excess of available monies within that fund.

**4. Determination of Uses of the Citywide Water Infrastructure Fund.** The Water Division shall (i) have general oversight over and administer the Citywide Water Infrastructure Fund; (ii) recommend to the Board of Estimate and Apportionment any appropriations from the Citywide Water Infrastructure Fund for inclusion into the City's annual operating budget for the Water

Division; and (iii) recommend to the Board of Estimate and Apportionment any appropriations from the Citywide Water Infrastructure Fund for any emergency repairs.

**5. Fund Accountability.** The Citywide Water Infrastructure Fund shall be included among the funds subject to regular audits of City funds as required under law. As part of the annual update provided for in Ordinance 71683, the Water Division shall include information on any appropriations made from the Citywide Water Infrastructure Fund in the immediately preceding fiscal year implemented to support projects. The Water Division shall submit an annual report to the Mayor and the Board of Aldermen no later than May 1 of each calendar year detailing (i) the long-term plan for the stewardship, management, repayment, and investment of monies within the Citywide Water Infrastructure Fund; (ii) how available monies within the fund may impact the Water Division's capacity to provide water services; and (iii) any private matching funds being leveraged to support projects authorized under this section. The annual report required under this section shall also be made available on the website of the Budget Division of the City of St. Louis.

**SECTION FOUR. Severability Clause.** It is hereby declared to be the intention of the Board of Aldermen that each, and every part, section and subsection of this Ordinance shall be separate and severable from each, and every other part, section, and subsection hereof and that the Board of Aldermen intends to adopt each said part, section, and subsection separately and independently of any other part, section, and subsection. In the event that any part, section, or subsection of this Ordinance shall be determined to be or to have been unlawful or unconstitutional, the remaining parts, sections, and subsections shall be and remain in full force

and effect, unless the court making such finding shall determine that the valid portions standing alone are incomplete and are incapable of being executed in accord with the legislative intent.

**SECTION FIVE. Emergency Clause.** This being an ordinance for the preservation of the public peace, health and safety, it is hereby declared to be an emergency measure within the meaning of Sections 19 and 20 of Article IV of the Charter of the City of St. Louis, and therefore, this ordinance shall become effective immediately upon its passage and approval by the Mayor.