



Disaster Recovery Guide

**The Office of Congressman Wesley Bell
Missouri's 1st Congressional District**

<https://bell.house.gov/>

Facebook: [Representative Wesley Bell](#)

X: @RepWesleyBellMO

Instagram: @RepWesleyBell

A NOTE FROM CONGRESSMAN WESLEY BELL

Dear Friends,

The recent storms devastated the St. Louis region—tearing apart homes, blocking roads, cutting off power, and tragically taking the lives of five individuals. My heart goes out to the families who lost loved ones. I remain committed to doing everything in my power to help our community recover and rebuild.

I am in ongoing coordination with local, state, and federal partners to support the recovery effort. I am grateful that Governor Kehoe has submitted a major disaster declaration request to the President. If approved, residents impacted by the tornadoes may be eligible for assistance from the Federal Emergency Management Agency (FEMA). This aid could include temporary housing, crisis counseling, home repairs, transportation, and medical expenses. The Missouri National Guard has also been activated to support local recovery operations.

To help affected individuals, families, and businesses navigate available resources, I have created a Disaster Recovery Guide. This guide includes key information on how to access federal assistance to repair, rebuild, and replace property not covered by insurance.

If you were impacted by the tornadoes, you can apply for FEMA assistance in the following ways:

- Online: www.DisasterAssistance.gov (Spanish: www.disasterassistance.gov/es)
- By smartphone: m.fema.gov
- By phone: Call 1-800-621-3362
- For TTY users: 1-800-462-7585
- For 711 or Video Relay Service (VRS): Call 1-800-621-3362

If you need assistance working with a federal agency, please do not hesitate to contact my office. My staff and I are here to help.

Recovery will take time, but we are resilient. I am committed to ensuring the federal government provides the resources we need to restore our homes, businesses, and neighborhoods. We will get through this together—just as we always have.

Please know my office is here to support you in any way we can.

Sincerely,

A handwritten signature in blue ink, appearing to read 'W. Bell', with a stylized flourish at the end.

WESLEY BELL
Member of Congress

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HOW CAN THE FEDERAL GOVERNMENT HELP?

The federal government provides various resources to assist individuals and communities in need, including disaster relief, financial aid, and emergency assistance programs. This guide outlines the available support and how to access these resources for immediate or long-term recovery.

Once President Trump has issued a Major Disaster Declaration for the areas affected by the storms. The declaration unlocks critical federal assistance from FEMA to support individuals, households, businesses, and eligible non-profits impacted by the storms.

FEMA's mission is to help people recover from natural disasters through programs that provide housing assistance, repair grants, disaster-related medical expense support, and public infrastructure recovery funding.

Government disaster assistance covers only basic needs—it will not fully compensate for all losses.

Whether you have insurance, no insurance, or are under-insured and are eligible, FEMA's disaster assistance may be able to help during these difficult times. You can also call my office to open a case with us on this matter.

In addition to the FEMA disaster assistance grants, Small Business Administration (SBA) can provide low-interest disaster loans to qualifying businesses of all sizes, private non-profit organizations, homeowners, and renters.

Anyone impacted by the disaster—families, volunteers, employers or employees facing challenges from the disaster—should register with FEMA by calling 1-800-621-FEMA (3362) or by going online at www.DisasterAssistance.gov.

QUICK GUIDE

FEMA: The state of Missouri has requested a Major Disaster Declaration for Missouri in response to the severe storms and tornadoes that struck St. Louis and surrounding areas on May 16, 2025. Once approved, this declaration would make a number of federal programs available to assist individuals, households, and businesses—along with support for public agencies and certain nonprofits that participated in response and recovery efforts.

Anyone impacted by the storms—families, homeowners, renters, small business owners, volunteers, or workers—should register with FEMA by calling 1-800-621-FEMA (3362) or visiting www.DisasterAssistance.gov.

Disaster Unemployment Assistance (DUA):

Individuals who are out of work or lost income due to the May 16 storms may be eligible for Disaster Unemployment Assistance (DUA). This includes self-employed workers, independent contractors, and others not typically eligible for regular unemployment.

To file a claim, visit the Missouri Department of Labor at <https://labor.mo.gov/unemployed-workers> or call the DUA hotline at 800-320-2519 (Monday–Friday, 8:00 AM – 5:00 PM).

Replacing Lost Documents:

If you lost important documents or identification during the disaster, many can be replaced. Below is a guide for replacing common documents:

Missouri Driver’s License

Visit a Missouri DMV office or check: <https://dor.mo.gov/driver-license/>
Phone: 573-751-4600

Green Cards

Website: www.uscis.gov
Phone: 800-375-5283

Medicare Cards

Website: www.ssa.gov/medicare
Phone: 800-772-1213; (TTY) 800-325-0778

Military Records

Website: www.archives.gov/contact
Phone: 866-272-6272

U.S. Passports

Website: www.travel.state.gov
Phone: 1-877-487-2778; TTY: 888-874-7793

Social Security Card

Website: www.ssa.gov
Phone: 800-772-1213; TTY: 800-325-0778

U.S. Savings Bonds

Website: www.treasurydirect.gov

Phone: 1-844-284-2676

Federal Tax Returns

Website: www.irs.gov

Phone: 800-829-1040

Legal Assistance:

If you need legal support related to disaster recovery—such as issues with housing, insurance claims, employment, or replacing legal documents—free legal assistance may be available through the Legal Services Corporation and its Missouri-based partners.

Survivors can contact:**Legal Services of Eastern Missouri**

701 Market Street, Suite 1100

St. Louis, MO 63101

Phone: 314-534-4200

Website: www.lsem.org

For assistance, please contact any of Congressman Bell's offices, or visit his website at <https://bell.house.gov/contact/offices>

Washington DC Office:

1429 Longworth House Office Building

Washington, DC 20515

Phone: (202) 225-2406

St. Louis Office:

1191 Dr. M.L. King Dr.

St. Louis, MO 63101

Phone: (314) 955-9980

FEMA DISASTER ASSISTANCE

All individuals who were impacted by the May 16 tornadoes should apply for FEMA assistance. Please call 1-800-621-FEMA (3362), go online at www.DisasterAssistance.gov as soon as possible.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the storms should register through FEMA at www.disasterassistance.gov.

FEMA individual assistance allows homeowners to qualify for grant money and services to people in the declared disaster area whose property has been damaged or destroyed and whose losses are underinsured or not covered by insurance.

HOW TO APPLY FOR FEMA DISASTER ASSISTANCE

All individuals who were impacted by the May 16 tornadoes should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Individuals who may be eligible for individual assistance should apply through one of the following options:

- Apply by phone to FEMA: **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 4 a.m. to 8 p.m. Pacific Daylight Time seven days a week until further notice.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use <https://www.fema.gov/>

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

FAQs ABOUT FEMA ASSISTANCE

All individuals who were impacted by the May 16 tornadoes should apply for FEMA assistance. Please call 1-800-621-FEMA (3362) or go online at www.DisasterAssistance.gov as soon as possible.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-FEMA (3362)) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

Where can I find updated information from FEMA? For a three-step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>.

ACCESS TO MEDICAL CARE AND MEDICATION

During a disaster, please check for information from both your Medicare plan and the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (HHS). Rules for getting health care or prescription drugs may change for a short time when a declared emergency or disaster happens in your area.

- If you lost your plan membership card or it's damaged and/or you don't know your plan's phone number, call **1-800-MEDICARE (1-800-633-4227)** to get your plan's contact information (TTY 1-877-486-2048).
- Please review the following guide from the Centers for Medicare & Medicaid Services (CMS) for more information on accessing your health care and medication:
[getting-care-and-drugs-in-a-disaster-or-emergency.pdf](#)

Spanish version: [Spanish-getting-care-and-drugs-in-a-disaster-or-emergency.pdf](#)

SMALL BUSINESS ADMINISTRATION DISASTER LOANS

The Administration also approved U.S. Small Business Administration (SBA) loans for homeowners, businesses, and nonprofit organizations. The SBA loans are to help businesses repair or replace disaster-damaged property, inventory, and supplies. Homeowners and renters may also be eligible for SBA loans to repair or replace disaster-related damages to homes or personal property.

Types of Loans Available

Notice: SBA disaster loans are available for the March 14-15 storms/tornadoes. Homeowners, renters, businesses, nonprofits in 17 Missouri counties can apply. For more info and to apply visit lending.sba.gov or 1-800-659-2955.

Individuals and Families:

Homeowners: up to \$500,000 to repair or replace real estate damage and up to \$100,000 to replace personal property.

Renters: Loans are available to repair or replace disaster-damaged real estate and personal property, including automobiles.

Businesses:

Property Damage: up to \$2,000,000 to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, non-profit organizations).

Economic Injury: only for small businesses and most private non-profit organizations suffering adverse financial impacts of the disaster (with or without property loss), up to \$2,000,000 for working capital to help pay obligations until normal operations resume.

What You Need To Do

Begin by registering with FEMA if you haven't already done so by calling **1-800-621-FEMA (3362)**.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan.

Ways to Apply to SBA

1. Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.
2. Apply by mail: complete a paper application and mail it to:

U.S. Small Business Administration Processing and Disbursement Center
14925 Kingsport Rd.
Ft. Worth, TX 76155-2243

TAX RELIEF & IRS ASSISTANCE

Following recent disaster declarations for individual assistance issued by FEMA, the IRS announced that affected taxpayers impacted by the storm will be eligible for tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. Filing deadlines for certain individual and business taxes may be extended. Call the IRS disaster hotline at 866-562-5227 for more information on which filings qualify.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.

In addition, TTB will consider waiving late filing, payment, or deposit penalties on a case-by-case basis for wineries and other businesses whose operations were affected by the storm. To qualify for such a waiver, a taxpayer must:

- Demonstrate, to the satisfaction of the appropriate TTB officer, that the storm directly affected your ability to timely file, pay, or deposit; and
- Contact the TTB National Revenue Center (NRC) at:
550 Main Street, Suite 8002
Cincinnati, OH 45202-5215
Toll-free: 877-882-3277
Online Inquiry: [TTB's National Revenue Center Contact Form](#)

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its [instructions](#).

Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the official IRS website, irs.gov, or order them by calling 800-829-3676. The IRS toll-free number for general tax questions is 800-829-1040.

FOOD ASSISTANCE AND ASSISTANCE FOR AGRICULTURAL PRODUCERS

Following recent disaster declarations for individual assistance issued by FEMA, several programs through the United States Department of Agriculture (USDA) are now available to provide food assistance and help producers whose crops may have been damaged by the storms.

Nutrition Assistance

Food and Nutrition Service

The Food and Nutrition Service (part of the USDA) provides food assistance to those in need in areas affected by a disaster. This federal assistance is in addition to that provided by state and local governments.

On May 27, 2025, USDA approved the Missouri Department of Social Services (DSS) request to waive the 10-day reporting requirement for food purchased with SNAP benefits that was lost as a result of power outages due to severe storms that began on May 16, 2025. The waiver applies to Scott County and the following zip codes in St. Louis City: 63107, 63108, 63112, 63113, and 63115. The waiver is in effect through June 16, 2025.

For further information, please visit the FNS website:

<https://www.fns.usda.gov/disaster/disaster-assistance>