

ONE YEAR LATER.

Tracking the first year of
recovery from the May 16,
2025, St. Louis tornado.

TORNADO RECOVERY REPORT
PUBLISHED MAY 2026





A Letter from Mayor Cara Spencer

MAY 16, 2026

Dear Neighbors,

One year ago, an EF3 tornado tore through North St. Louis, cutting a 23-mile path, 1.8 miles wide across 24 of our neighborhoods, damaging thousands of homes, injuring 38 individuals, and taking five lives:

[Deloris Holmes](#) . [Rena Lyles](#) . [Patricia Ann Penelton](#) . [Larry Patrick](#) . [Juan Baltazar](#)

In the hours after the storm, neighbors helped neighbors. Churches opened their doors. Community organizations were on the ground. The City deployed first responders and immediately began building the infrastructure to address the impact to our neighbors. That work has not stopped, and we would not be the same city without it.

In the year since, the City has created a Recovery Office, secured \$371 million in recovery funding from federal, state, local, and philanthropic sources, and begun the long work of stabilization and repair. Thousands of households have been served through case management, rental assistance, debris removal, and home stabilization.

I also want to be honest about where we are. One year is not enough time to rebuild what the storm took. Progress has not yet reached every household at the speed our neighbors deserve. The funding gap between the damage and what has been allocated remains significant. Year two has to be faster, more coordinated, and more impactful to the residents who are waiting.

This report is honest about both the progress and the gaps. It is also a request of our federal and state partners, our business and philanthropic community, and every Saint Louisan who can help. The neighborhoods that are recovering are some of the most historically important in our city. They deserve a recovery that matches their significance.

To every affected resident, every partner organization on the ground, and every family deciding what comes next: We are not done and we are not slowing down.

With gratitude and resolve,

A handwritten signature in black ink, appearing to read 'Cara Spencer', located below the closing text.

Cara Spencer
Mayor, City of St. Louis



What's in this report.

This report contains in-depth details of recovery one year after the May 2025 tornado that struck North St. Louis. Sections cover impact, a thorough timeline of the first year of response, resident experience, funding and system performance, and the next phase of tornado recovery.

01	The Tornado and Its Impact	P. 05
02	The First Year of Recovery	P. 10
03	Funding and the Ecosystem	P. 19
04	What This Means for Residents	P. 25
05	What Comes Next	P. 28
06	Closing	P. 34



One year later

On May 16, 2025, an EF3 tornado, 1.8 miles wide, tore through North St. Louis for 23 miles, causing around \$1.6 billion in damage across 24 neighborhoods and disrupting daily life for thousands of residents.

In the months since, significant work has been done to stabilize impacted areas, launch recovery programs, and begin rebuilding. At the same time, recovery has not yet progressed at the speed or with the consistency residents need and expect.

This report describes where recovery stands one year later, and what the next phase requires.



– Photos By RJ Hartbeck

“We left a preparedness meeting and stepped into immediate response, coordinating with city partners to open shelters amid widespread outages. Within hours, residents across the city were left without housing, facing displacement and urgent needs.”

LAKRICIA COX, AMERICAN RED CROSS OF THE GREATER ST. LOUIS CHAPTER



SECTION 01

The Tornado and Its Impact

*What we started with, what changed,
and what it has meant.*



What we started with

The tornado did not impact a blank slate.

North and West St. Louis have long been a center of cultural, economic, and civic life, contributing to industries and movements that have had national and global influence: music, education, manufacturing, and civil rights.

These neighborhoods reflect generations of community, connection, and shared history, especially Black history.

These neighborhoods have also been losing residents and investment for decades. Before the tornado, many homes were already in need of repair, vacancy was high, and the streets, services, and infrastructure had been underfunded for years.

The tornado hit communities with deep strengths and history, but also existing vulnerabilities that make recovery both more complex and more urgent.

BASELINE

~64%

of homes in the impact area were built before 1950

~25%

vacancy rate in impact area before the tornado

71K+

total residents living in 24 impacted neighborhoods

Not all residents in these neighborhoods experienced tornado damage

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates (Tables B25034, B25002, B01001), aggregated to the 24 impacted neighborhoods. Population reflects residents living in those neighborhoods, not all individuals directly affected by the storm.



What the Tornado Changed

\$1.6B+

in estimated damage across 24 neighborhoods.

THE SCALE OF IMPACT

24

neighborhoods affected

7,500+

buildings affected

1M+

metric tons of debris

BEYOND THE BUILDINGS

7

SLPS buildings damaged

800+

small businesses impacted

269

light poles and 27 traffic lights

2,360+

hazardous trees and stumps

2,390+

hazardous limbs

90+

sidewalks requiring repair

ANCHOR INSTITUTIONS

Civic spaces beyond homes and businesses also took the hit.

Historic congregations

Centennial Christian (121 yrs, demolished), Cote Brillante Presbyterian (131 yrs, demolished), Bread of Life, Pilgrim UCC, and others

St. Louis Public Radio, Catholic News Agency, May–Nov 2025

Public libraries

SLPL Cabanne and Julia Davis branches closed nearly a year; both reopened May 2026 after major repairs

St. Louis Public Library; KSDK, May 2026

Community anchors

Urban League's historic North City facility, municipal recreational centers and other nonprofit buildings damaged

City of St. Louis; Urban League of Metropolitan St. Louis

Schools, small businesses, churches, libraries, and community anchors are the connective tissue of these neighborhoods. Each requires its own repair.

Sources: FEMA Individuals and Households Program Valid Registrations (buildings, debris, neighborhoods); St. Louis Public Radio, KSDK, Catholic News Agency (congregations, libraries); St. Louis Public Library; City of St. Louis Recovery Office. Building count reflects the City's updated right-of-way survey; supersedes initial NWS/SLFD post-storm counts of approximately 5,000 structures.



What This Costs the Region

What's at stake beyond the rebuild.

**A STORM OF
FEW MINUTES =**

YEARS OF RECOVERY

for households and blocks.

Demolition and repair is part of recovery. The longer part is restoring families, businesses, and blocks that make a neighborhood.

WHAT'S AT STAKE

7,500+



DAMAGED BUILDINGS

Until repaired or demolished, neighborhoods and families remain unstable, property values decline, and property taxes decrease.

800+



DAMAGED BUSINESSES

Roughly 1 in 3 small businesses never reopen without targeted recovery.

~3,500



JOBS IN THE BALANCE

Wages, paychecks, and customer traffic that leave with each business closure.

7



SLPS BUILDINGS
DAMAGED

Enrollment follows housing, putting the futures of our families at risk.

Sources: FEMA Individuals and Households Program; City of St. Louis damage assessment; SBA and FEMA small business recovery research. Jobs figure is a derived estimate based on the impacted business count; Reflects the City's updated right-of-way survey; supersedes initial NWS/SLFD post-storm counts of approximately 5,000 structures.



Who Was Hit Hardest

The households waiting for recovery face different gaps depending on whether they own or rent. Tenure, household composition, insurance, and income all shape who is bearing the longest waits.

FEMA APPLICATION HOUSEHOLDS IMPACTED, BY TENURE

55% · RENTERS

45% · HOMEOWNERS

Share of FEMA-registered impacted households, by tenure.

Most repair programs are designed for homeowners. Renters represent the larger share of impacted households.

\$49.7K

median household income in the tornado zone versus \$81.7K for the St. Louis MSA.

HOMEOWNER OVERVIEW

61%

of impacted homeowners had no insurance at the time of the storm

1 in 3

Private Property Assistance repair applicants have children at home

1 in 3

Private Property Assistance repair applicants have a senior at home

1 in 16

Private Property Assistance repair applicants have both children and a senior at home

RENTER OVERVIEW

Less than 1 in 6

impacted renter households supported by City Rental Assistance or the Impacted Tenants Fund programs.

239

leases signed through Rental Assistance

150

approved by the Impacted Tenants Fund

Additional assistance provided by FEMA, State MHDC providers, and other non-profits not included above.

Sources: FEMA Individuals and Households Program Valid Registrations (tenure split, insurance status); U.S. Census Bureau, ACS 2020-2024 5-Year Estimates, Table B19013, aggregated to the 24 impacted neighborhoods (median household income)



SECTION 02

The First Year of Recovery

*What's been done. What's working.
Where progress is falling short.*



Year One of Recovery

A timeline of city, state, and federal work in year one of the St. Louis tornado response.

PHASE 1 IMMEDIATE RESPONSE

May 16 to July 7, 2025

May 16 Tornado hits. Emergency response begins.
May 17 Governor visits with Mayor; SEMA deployed.
May 24 Governor activates National Guard.
Jun 04 State passes \$100M in Senate Bill 1.

Jun 09 Federal disaster declaration approved.
Jun 09-26 Disaster Assistance Center opens.
Jun 17 City passes bill for \$30M for recovery.
Jun 21-26 Three FEMA Disaster Recovery Centers open.

Immediate response totals: 14,700 shelter nights · 350K+ meals served

The City and State moved within days. The federal government moved after three weeks.

PHASE 2 BUILDING THE SYSTEM

July 8 to October 2025

Jul 08 City asks FEMA and Army Corps to lead cleanup.
Jul-Aug Disaster support network begins building: working toward 7 agencies, 40 case workers.
Aug 12 City creates the Recovery Office.

Sep 18 FEMA declines Army Corps lead; agrees to PPDR led by the state.
Oct Funding stack begins to come together: Rams, board bills, state, federal sources identified.
Oct City puts 94% of secured funding to work.

The City built the system. Army Corps-led debris removal mission was denied and state-led approved.

PHASE 3 WINTER RESPONSE

October 2025 to February 2026

Oct 21 Outreach Center and PPA application open.
Oct-Nov ~3,000 at-risk residents identified.
Nov 14 City passes 3 bills for \$43.7M for housing.
Nov 21 Tenants fund launches; FEMA approves PPDR.

Dec 01 City rental assistance portal launches.
Jan 26 State PPDR contractor RFP launches.
Feb 10 FEMA: clarification letter indicates only ~10% of properties eligible for PPDR.

Winter response totals: 11,803 shelter nights · 8,651 meals · 637 CHW outreach

The City kept families safe through winter. Two federal shutdowns slowed federal action.

PHASE 4 PROGRAMS BEGIN DELIVERING

March 2026 onward

Mar 20 City demolitions begin where FEMA won't cover (under \$10M State SB1).
Apr 20 Rapid repair launches: first 150-200 homes.
May 01 PPA application officially closes.

Spring ~470 buildings in the demolition pipeline.
May 14 State begins FEMA-funded PPDR demolitions.
May 14-15 Mayor and President of Board of Aldermen propose Rams package.

Total committed to date: \$371M across Rams, board bills, state, and federal sources.

Year one programs are delivering. Year two needs additional funding to accelerate.

KEY	SEMA Missouri State Emergency Management Agency	PPDR Private Property Debris Removal (FEMA program)
	FEMA Federal Emergency Management Agency	PPA Private Property Assistance (City program)
	SB1 Missouri Senate Bill 1 (state disaster relief)	CHW Community Health Worker
	Rams Rams relocation settlement funds	RFP Request for Proposals



The First 100 Days

How the City and its partners mobilized an immediate response in the few months after the storm.

BOOTS ON THE GROUND

250+	7,000+	350K+	14.7K+
fire, EMS, and search & rescue personnel deployed through mutual aid partnerships	structural safety inspections completed with the Missouri SAVE Coalition	meals coordinated across national disaster response teams and local businesses	shelter and hotel nights in partnership with Red Cross, Urban League and FEMA
675K	8,500	3	1
cubic feet of right-of-way debris removed (city workers and 35 volunteer crews)	individuals and 3,000 households served at the Disaster Assistance Centers	FEMA and SBA Disaster Recovery Centers set up in community for individual assistance	Recovery Office of dedicated staff set up to coordinate long-term recovery efforts

RESOURCES SECURED IN YEAR ONE

\$371M secured across federal, state, and local sources to set up Year One delivery.

FEDERAL	STATE	LOCAL
\$131M	\$96M	\$144M
delivered and obligated	partnering with the State to accelerate funding	locally controlled and in deployment
<ul style="list-style-type: none"> Major disaster declaration secured June 9 \$45M FEMA Individual Assistance \$86M FEMA PPDR Funding 	<ul style="list-style-type: none"> State disaster relief appropriation \$90M MO SB1 - DPS building demos & debris removal \$5M MO SB1 - MHDC Home Repair & Housing Assistance \$1M MO DMH Crisis Counseling 	<ul style="list-style-type: none"> \$44M disaster response (FEMA PA eligible) \$34M+ Rams settlement interest \$9M Operating Reserve \$4M ARPA interest \$10M MO SB1 - DPS building demos \$1M MO SB1 - MHDC Home Repair \$42M previously received ARPA, CDBG, others

The first weeks established the foundation. Year one turned mobilized resources into programs and services.



Delivery Across Year One

DEBRIS REMOVAL

9.15M

cubic feet cleared

Right-of-Way debris removal at scale, with community and corporate support moving debris from private property to the curb.

TREES & LIMBS

4,750+

hazards removed

Hazardous trees and limbs taken down to stabilize blocks and prevent further damage from storms and decay.

WINTER SAFETY

3,000+

at-risk households

Targeted winter outreach with 600+ families in ongoing case management, 11,800+ shelter nights, and 370+ rental and utility approvals.

CASE MANAGEMENT

1,578

families enrolled

Long-term disaster case management connecting families to recovery resources, with 389+ low-income households in direct housing assistance.

PARTNER INVESTMENT

\$18.2M

to 60+ nonprofits

Legal aid, behavioral health, food and supplies, case management, utility assistance, winter shelters, deposit & rental assistance, and private property debris removal delivered through community partners.

PPA PIPELINE

2,808

applications received

Applications: 2,549 repair and 259 demolition/debris
Active Pipeline: 150+ repairs and 470 demolitions;
Complete: 93 demos, 24 repairs, and 238+ stabilizations

Year one's delivery is the foundation. Year two scales every program and closes the funding gap.



Community as First Responder

In the immediate aftermath of the storm, community-based organizations, neighborhood groups, and residents were on the ground within hours.

As the city deployed first responders and coordinated national support, the full power of neighbors, churches, and local organizations also stepped up in response to help fill the needs of those affected.

COMMUNITY ACTIVATION

- 01 *Tarping roofs to prevent further damage*
- 02 *Boarding windows on impacted properties*
- 03 *Clearing debris from streets and yards*
- 04 *Delivering food, water, and supplies door to door*
- 05 *Connecting residents to first-line resources*

The City has provided \$18.2M to more than 60 nonprofits that have been critical to supporting residents in their recovery both in the immediate response and the long-term. These services range from legal services and behavioral health to food and other supplies, case management and utility assistance. Continued support from the federal and state governments as well as local philanthropy will be critical to ensure our region's nonprofit partners can continue to support the recovery of tornado-impacted individuals.

ON THE GROUND

"I was born and raised in these neighborhoods. When the tornado came through, my neighbors knew where to find me. A year later, that has not changed. The community organizations on the ground in May are still on the ground now."

EDDIE ROSS, SR., DIAMOND DIVA EMPOWERMENT FOUNDATION

Community First Responder Support

\$2.5M awarded · **49** partner organizations · **up to \$150,000** per grant

Funded services included legal aid, behavioral health, food and supplies, case management, and utility assistance during the immediate response window.

Organization	Award
100 Black Men of Metro St. Louis	\$15,206
Action St. Louis	\$138,098
Affinia Healthcare	\$4,254
Aging Advantage	\$32,094
Church in Action / Influence Church	\$41,472
Community Rebuilding Reentry	\$925
DeSales Community Development	\$1,251
Diamond Diva Empowerment Fdn.	\$150,000
Employment Connection	\$5,693
Eye Thrive	\$8,319
Freedom Community Center	\$147,989
Gateway Housing First	\$74,300
Haven Recovery Gives Back	\$65,031
Home Sweet Home	\$92,051
Incarinate Word Foundation	\$87,152
Journey Within Empowerment Ctr.	\$4,009
Justine Petersen Housing & Reinvest	\$8,000
Living With Purpose	\$42,086
Love the Lou	\$138,098
Mission St. Louis	\$119,675
New Roots Urban Farm	\$27,742
North Newstead Association	\$4,713
Northside Youth & Senior Svc Ctr	\$56,795
One Body Community Dev Ctr	\$7,421
Operation Food Search Inc.	\$45,044

Organization	Award
Oxygen Project	\$13,916
Park Central Development Corp	\$42,090
Partnership for Youth / AmeriCorps	\$12,637
People's Community Action Corp	\$117,266
Peter & Paul Community Svcs	\$102,127
Power 4 STL	\$96,000
Progress in Education	\$57,138
Show Me the World Project	\$839
St. Louis Public Schools Fdn.	\$26,885
St. Elizabeth's Adult Day Care Ctr	\$8,814
St. James AME Church	\$32,206
St. Louis Area Diaper Bank	\$16,242
St. Louis Area Food Bank Inc.	\$150,000
St. Louis Integrated Health Network	\$83,492
STL Religious Society of Friends	\$16,504
St. Patrick Center	\$44,942
Tabernacle Community Dev Corp	\$25,683
The Angel Band Project	\$52,486
The Nehemiah Program	\$8,248
The Pink Angels Foundation	\$3,996
The Salvation Army	\$139,581
The Village Keepers	\$4,809
Wesley House Association	\$63,000
Youth in Need	\$76,000

Note: Many additional groups who did not apply or the City was unable to fund also played critical roles in the response and continue to support recovery.

Long-Term Partner Support

\$15.7M contracted · **19** partner organizations · **\$55K to \$4.0M** per award

Building on the immediate response, the City of St. Louis, in partnership with the United Way, contracted \$15.7M in sustained recovery support. Awards fund disaster case management, resource hubs, deposit and rental assistance, housing navigation, legal services, behavioral health, hunger relief, utility assistance, debris removal, and winter shelter operations.

Organization	Resident Support	Award
Catholic Charities (UW)	Disaster Case Management	\$938,000
HOPE (UW)	Disaster Case Management	\$194,000
LifeWise (UW)	Disaster Case Management	\$269,000
The Salvation Army (UW)	Disaster Case Management	\$944,000
American Red Cross	Housing Case Management	\$87,000
Funds for DCMs to distribute to tornado victims (UW)	Unmet Needs (direct to residents)	\$1,000,000
Legal Services of Eastern Missouri (UW)	Legal Support	\$727,000
HOSCO Shift Inc. (UW)	Hunger Relief	\$450,000
Better Family Life (UW)	Behavioral Health Counseling	\$193,000
Heat Up St. Louis	Utility Assistance	\$250,000
314 Oasis (UW)	Disaster Resource Hub Operations	\$720,000
Westside Missionary Baptist Church (UW)	Disaster Resource Hub Operations	\$200,000
Diamond Divas Empowerment Foundation	Disaster Resource Distribution Center	\$1,200,000
Peter & Paul Community Services	Winter Shelter Operations	\$2,090,000
Tower Grove Community Development Corp	Housing Navigation (HomeScreen)	\$55,000
FORWARD (City + UW)	Deposit & Rental Assistance	\$4,050,000
Employment Connection	Impacted Tenants Fund	\$1,000,000
Integrated Health Network (City + UW)	Housing Case Management	\$930,000
Ashrei Foundation (UW)	ID Support	\$12,000
AmeriCorps	Private Property Debris Removal	\$348,000
Total		\$15,657,000

Note: This \$15.7M in sustained partner contracts is separate from, and additional to, the \$2.5M in immediate operational reimbursement on the prior page.

UW: Indicates funds (~\$6.2M) provided to and subsequently awarded by the United Way.



Recovered Residents

Impacted residents experienced severe destabilization. In Fall 2025, the City identified approximately 3,000 impacted residents at risk of further harm from winter weather and mobilized significant outreach to support these residents. All of these residents received information about winter safety and emergency shelter options. Case workers helped more than 600 of these families throughout the winter, navigating them to support, including emergency hotel stays, utility assistance, rental assistance, and debris removal.

Many impacted residents were in paid-off or subsidized housing with minimal monthly costs. Replacing that housing at market rates is out of reach, and prior disasters show **these households will need multiple years of support to avoid displacement or homelessness.**

Households served by formal programs through Year One

NON-CONGREGATE SHELTERING

26,500

shelter nights funded by the City of St. Louis;
11,803 for winter, 14,700 in immediate response.

RENTAL ASSISTANCE

239

leases signed (658 applications received, 285
approved, \$2.8M paid to date)

DISASTER CASE MANAGEMENT

1,578

families enrolled in disaster case management
support

WINTER SAFETY & HEALTH

637

households served via Community Health Workers
connecting to utility & winter safety supports

Plus: 350,000+ meals served during the emergency response phase, 8,600+ through winter and 21,000+ ongoing by community partners

These efforts have helped many residents address immediate needs. Yet, many of the same households remain in some form of transition and will need multiple years of support.

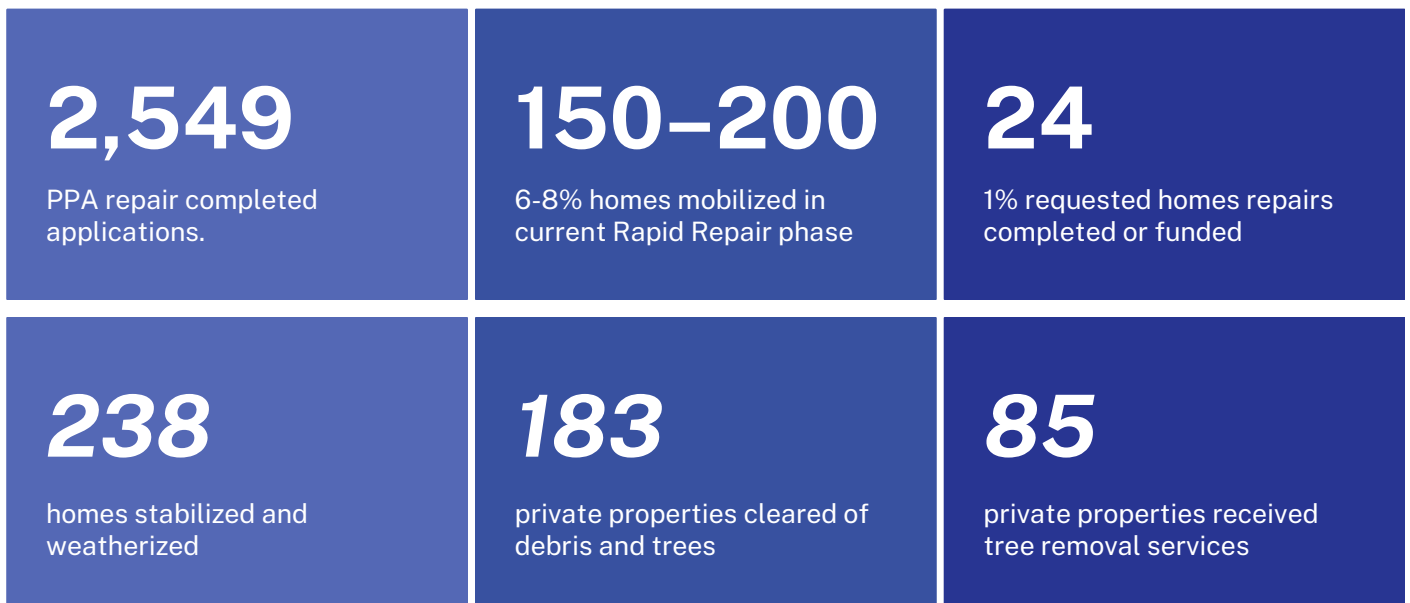


Repaired Properties: Infrastructure.

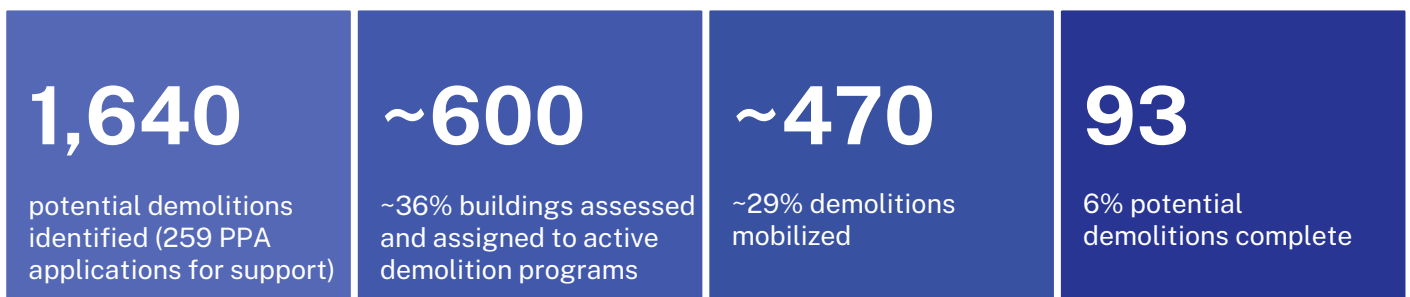
Restoring housing remains one of the most complex components of recovery. The impacts of redlining and decades of divestment have lowered property values and impacted the insurability of many homes, requiring new solutions. These solutions will demand innovation across federal, state, and local governments, as well as support from our business and philanthropic communities. In the first year, the City built programming and funding pathways to support repair of private homes, to demolish buildings damaged beyond repair, and to support residents in removing debris from their private properties.

REPAIR PIPELINE (CITY - LED)

Restoring the housing stock is the most complex and lengthy piece of recovery



DEMOLITION PIPELINE (CITY / STATE LED)



FROM SETUP TO SCALE.

The Recovery Office, eligibility systems, federal and state funding pathways, and contractor delivery programs are operational. The next phase secures funding and invests in additional partnerships to turn that infrastructure into repaired homes, cleared debris, and neighbors returning.



SECTION 03

Funding and the Ecosystem

Where the system stands.

Who is a part of it.



Year One: Where the Dollars Went

Of the \$371M allocated to recovery, year-one funding primarily supported efforts to enable rebuilding. Repair and long-term housing represent a much smaller share.

ALLOCATION BY CATEGORY · \$371M TOTAL



LINE-ITEM DETAIL

DOLLAR ALLOCATION

State-managed FEMA Private Property Demolitions & Debris Removal or other uses as allocated	\$176M
Demolitions and debris removal (City managed)	\$64M
FEMA Individual Assistance	\$45M
Home stabilization & repairs	\$20M
Long-term housing production	\$15M
Case management & resident wraparound supports	\$13M
Emergency response	\$11M
Shelter & housing supports	\$8M
Housing services (rental, impacted tenants fund)	\$8M
Recovery Office staffing & cost recovery	\$3M
Intermediate housing	\$3M
City infrastructure repair	\$2M
Neighborhood Planning	\$2M
Tree, stump, & sidewalk repairs	\$1M

“Every dollar in year one was aimed at giving families a safe site to return to. Year two turns those sites into homes, and that takes rebuild capital.”

JULIAN NICKS, CHIEF RECOVERY OFFICER



The Need vs. the Funding

Total damage estimate, available funding, and the remaining gap



CITY-MANAGED FUNDING DEPLOYMENT (\$144M TOTAL)



94% of available funding has been spent or is contracted and actively being deployed.

Funding has been committed. Not all resources have translated into completed outcomes for households.

The City has deployed 94% of its \$144M allocated recovery dollars. The remaining \$227M state and federal funding is moving more slowly, constrained by administrative requirements and caution.

Help close the gap.

Direct contributions move recovery forward for residents still waiting. Donate at stlrecovers.com.



What This Looks Like in St. Louis

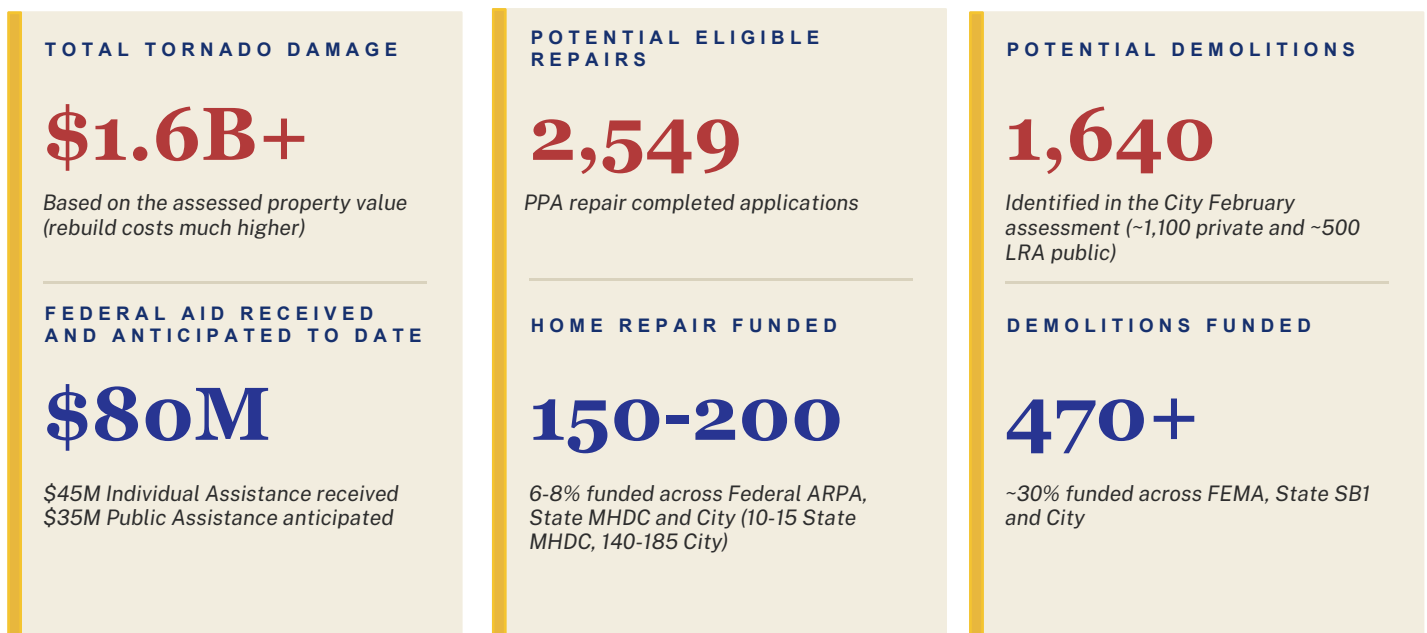
St. Louis did not receive the level and speed of federal disaster response and national attention that catastrophes of this scale typically draw. The gap between need and response is large, persistent, and concentrated in the neighborhoods least equipped to absorb the loss, especially home repair.

Residents still face fragmented recovery programs with different requirements and timelines. While the City has covered many costs, continued support is needed from federal and state partners, alongside private investment and philanthropic gap funding.

"Residents are having to navigate so many separate and complicated systems to meet their individual needs. Most have not received meaningful unrestricted funding, and many are now hesitant to try the next new resource."

TOMMY ENGLISH, INTEGRATED HEALTH NETWORK

THE BUILT ENVIRONMENT GAP IN ST. LOUIS



Sources: City of St. Louis (Recovery Office, Assessors Office)



What Closing the Gap Delivers

The City and its partners are building the recovery. Federal partnership, alongside state, business and philanthropy, unlock the economic return for the entire region.



01 / IN MOTION

Underway now

Year one built the systems. Year two scales them.

\$371M

committed for recovery across every level

60+

partner organizations delivering services

1,578

households in active case management



02 / WHAT IT TAKES

What's needed

Federal and state support to finish what's underway:

2,549 repairs

applications for home stabilization and repairs

1,640 demos

Potential unsafe structures that may need demolition to make way for rebuilding

Billions in funds

resident supports, home repair & reconstruction, business corridor investment, and rebuilding of our neighborhoods

Recovery is underway. Federal, state, private, and philanthropic partnership at the scale this disaster requires is what closes the gap and delivers the full economic return for the region.

MAYOR CARA SPENCER · CITY OF ST. LOUIS

Closing the funding gap is the most direct economic investment in the future of the St. Louis region.



The Recovery Ecosystem

Recovery is being delivered by a network with each layer playing a distinct role. Coordination across them is key.



Sustaining this network and strengthening coordination across every layer is what year two requires.

Indicative volume across these channels (May 2026): 12,921 FEMA applications submitted (7,717 approved); 9,000 insurance claims filed across the disaster; 2,808 qualified applications completed; 239 rental assistance leases signed (658 applications, 285 approved); 150 Impacted Tenants Fund approvals (437 applications); 1,578 disaster case management cases; 637 households served via winter and utility supports; 379,000+ meals served.

Source: FEMA Individuals and Households Program Valid Registrations (applications and approvals); MO DCI (insurance claims, full disaster).



SECTION 04

What This Means for Residents

The path home, and what residents say full recovery must include.



What Return Looks Like

Residents who have left are clear about what return means. It is more than a repaired house. It is a block, a school, a corner store, a sense that the neighborhood has a future.

W *Residents are waiting to hear that critical neighborhood assets will return. They are waiting to hear the plan for grocery stores, banks, recreation, and affordable housing development so renters can come back. Getting back to how things were before the tornado is not good enough. These neighborhoods always deserved better.*

ANDWELE JOLLY, INTEGRATED HEALTH NETWORK

WHAT RESIDENTS SAY RETURN REQUIRES

01

A home they can rely on

Repairs that meet code, with systems and warranties residents can trust.

02

Neighbors, not empty lots

Return is about the block, not the building. Critical mass matters.

03

The everyday institutions

Schools, churches, small businesses, and gathering places that hold the neighborhood together.

04

A timeline they can plan around

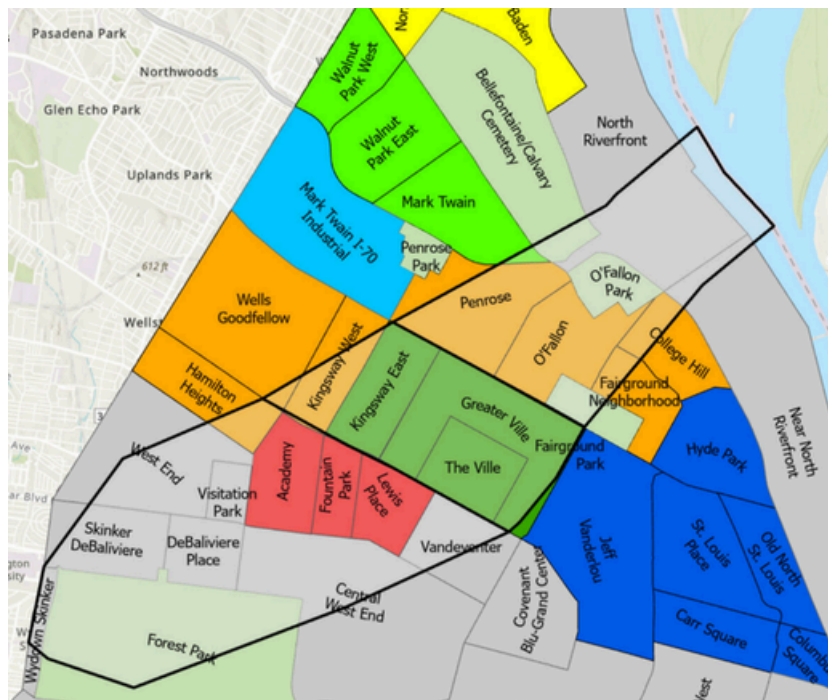
Clear sequencing of repair, demolition, and reinvestment so families can decide what to do next.



A Community-Driven Future

Through the PlanSTL Initiative, the City of St. Louis Planning & Urban Design Agency is partnering with residents to shape the future of our neighborhoods. We are currently deploying dedicated resources to the areas below to create comprehensive, community-driven plans.

NEIGHBORHOOD PLANNING AREAS



PLAN AREA I

A Stronger Northside

The Ville, Greater Ville, Kingsway East

Adopted Plan, Coordinating Implementation

PLAN AREA IV

Plan Area 4

College Hill, Fairground Neighborhood, Penrose, O'Fallon, Kingsway West, Hamilton Heights, Wells-Goodfellow

Plan to be Adopted by End of 2026

PLAN AREA V

Rising Together

Academy, Fountain Park, Lewis Place

Plan to be Adopted by End of 2026



SECTION 05

What Comes Next

*Five priorities. Real risks.
A decade of work ahead.*



Our Commitment to This Work Won't Change

While there is significant work left to do, the vision and mission of the Recovery Office remain constant. We will work diligently to accelerate toward our desired outcomes.

VISION

**Restoring our communities.
Reimagining our future.**

MISSION

Residents believe it's worth it to stay or return:

"My home is safe. My neighborhood has a future. There is a plan for me."

OUTCOMES

What success looks like

100%

Residents connected to support

100%

Eligible-homes repaired

100%

Debris removed

100%

Public infrastructure restored

STRATEGIC PILLARS

What we deliver

01

Recovered Residents

Keep residents safe and build a trusted path forward.

02

Repaired Properties

Preserve what we can, and clear what we can't.

03

Rejuvenated Neighborhoods

Reopen anchors, revive businesses, and restore momentum.

FROM SETUP TO SCALE.

The Recovery Office, funding pathways, eligibility systems, and federal, state, and philanthropic partnerships are operational. The next phase turns that infrastructure into completed homes, cleared lots, and households back on their blocks.



What the Next Phase Requires

Four areas to strengthen as recovery scales into year two.

01

Coordination and Delivery at Scale

Recovery at this scale spans more agencies, partners, and resources than any local system was designed to manage. Strengthening shared decision-making and joint planning will accelerate the next phase.

02

Resident-Facing Communication

Residents are making decisions about repair, return, and relocation. Clear timelines and consistent updates across every program will help every household navigate what comes next.

03

Closing Funding Gaps

Federal, state, city and philanthropic support must drastically scale to meet the need. Closing the remaining funding gap will require City Rams funding and sustained support from the state for \$186M and advocacy for billions in federal support especially HUD CDBG-DR.

04

Operational Capacity

Across the Recovery Office, partner organizations, and contractors, the people advancing this work are stretched. The scale of recovery requires more capacity at every layer. Sustained investment is the most direct path to closing the gap between approval and completed work.

THESE CONDITIONS ARE CONNECTED AND THEY ARE ADDRESSABLE

Year two requires sustained resources, deeper coordination across partners, and stronger communication with residents. The systems that delivered the first year of recovery can be strengthened and expanded.



The Arc of Recovery

Recovery is a multi-year arc. Year one built the systems. Year two delivers through them. The decade ahead is the work of transformation.

01

FOUNDATION

YEAR ONE · MAY 2025 – MAY 2026

02

DEPLOYMENT

YEAR TWO · MAY 2026 – MAY 2027

03

TRANSFORMATION

THE DECADE AHEAD · 2027+

Built what didn't exist

- A Tornado Recovery Office, created from scratch
- \$371M secured across federal, state, local, and philanthropic sources
- Scalable programs for repair, demolition, debris, rental assistance, case management and more
- A delivery network of 60+ nonprofit and community partners
- Coordination architecture across City departments and partners

Accelerates visible recovery

- Households moving from approval through repair to safe reoccupation
- Debris removal and infrastructure restoration moving from mobilized to complete
- Funding deployed at full pace across every layer of the system and new critical funding secured
- Neighborhood plan finalized with new construction beginning
- Deeper coordination across federal, state, City, and community partners

Rebuilds neighborhoods

- Housing that holds: code-compliant, insured, durable
- Blocks restored, with critical mass of neighbors returning
- Reinvestment that includes long-time residents, not displacement
- Infrastructure rebuilt to last across generations
- Trust rebuilt across residents and recovery systems

EACH PHASE BUILDS ON THE LAST

Year one built what did not exist before the storm. Year two puts those systems to work for residents waiting for repair, debris removal, return, and stability. The decade ahead is the longer work of making these neighborhoods vibrant.

“The first year focused on response and system setup. The next phase must deliver results at scale, with deeper coordination across every partner in this work.”

JULIAN NICKS · CHIEF RECOVERY OFFICER, CITY OF ST. LOUIS



A NOTE FROM THE CHIEF RECOVERY OFFICER

Dear Neighbors,

Over the past year, we laid the foundation for long-term recovery by establishing the Recovery Office, building partnerships, aligning funding, and expanding the City's capacity to deliver work at scale.

To date, thousands of households have received support through rental assistance, debris removal, and home stabilization. To our residents: we know recovery has not moved as quickly as you deserve, especially for residents still waiting on repairs and deeper investment in their neighborhoods.

Year 2 must be about acceleration and visible progress. Our focus is on scaling housing repairs and support, strengthening partnerships, cleaning up neighborhoods, securing additional funding, and making resources easier and faster to access.

There is still significant work ahead, but we remain committed to rebuilding North St. Louis neighborhoods into places we can all be proud to live and work.

Our work to recover is far from over. In many ways, it is just beginning.

Sincerely,

Julian Nicks

Chief Recovery & Neighborhood Transformation Officer, City of St. Louis

WHAT COMES NEXT · FIVE PRIORITIES FOR YEAR TWO

01

Deliver access to safe housing

Complete more home repairs and provide temporary housing so residents can return to homes that are safe, sanitary, and functional.

02

Clean up damage and make neighborhoods safer

Work with the City, State, and FEMA to finish demolitions, clear debris, remove hazardous trees, and repair sidewalks.

03

Bring in more funding to move faster

Push forward the Rams plan, bring in philanthropic support, and work with the state and federal government to secure additional funding, including CDBG-DR.

04

Advance community vision for neighborhoods

Work with residents to finalize neighborhood plans and move forward with new housing and rebuilding.

05

Make it easier to get help

Better connect programs so people don't have to figure everything out on their own.



The Decade Ahead

Recovery is not only about repairing what the storm took. It is about rebuilding neighborhoods that are stronger, more livable, and more deeply rooted in community than they were before. The next decade is the work of making that real.

01 Housing that holds.

Repaired and rebuilt homes that meet code, are insured, and are designed to weather what comes next. Owners and renters with stable, dignified places to live.

02 Blocks worth coming home to.

Debris removed with critical mass of neighbors returning, plus open corner stores, schools, churches, and gathering places that make a neighborhood a neighborhood.

03 Investment without displacement.

New investment that builds on what residents have always loved about North St. Louis, with room for long-time residents to stay and benefit, not be displaced again.

04 Infrastructure that lasts.

Streets, sidewalks, trees, utilities, and public spaces rebuilt to standards that serve generations and stand up to the next storm.

05 Trust rebuilt.

Residents and recovery systems that work together with clear communication, shared accountability, and respect for the people who carried this through.



"What residents return to must be more than what was lost. Over the next decade, we will work to deliver neighborhoods worth coming home to: stronger, more livable, and more deeply rooted in community than they were before. We are not done. We are just beginning."

MAYOR CARA SPENCER · CITY OF ST. LOUIS



SECTION 06

Closing

*With gratitude for those who stood with us.
With resolve for what comes next.*



With Deep Thanks to Our Partners

From the hours after the storm through year one, this coalition stood with our neighbors. To every organization on this page, and to the many other organizations and individuals who activated to support tornado recovery: thank you. The road ahead still needs your shoulder beside ours.

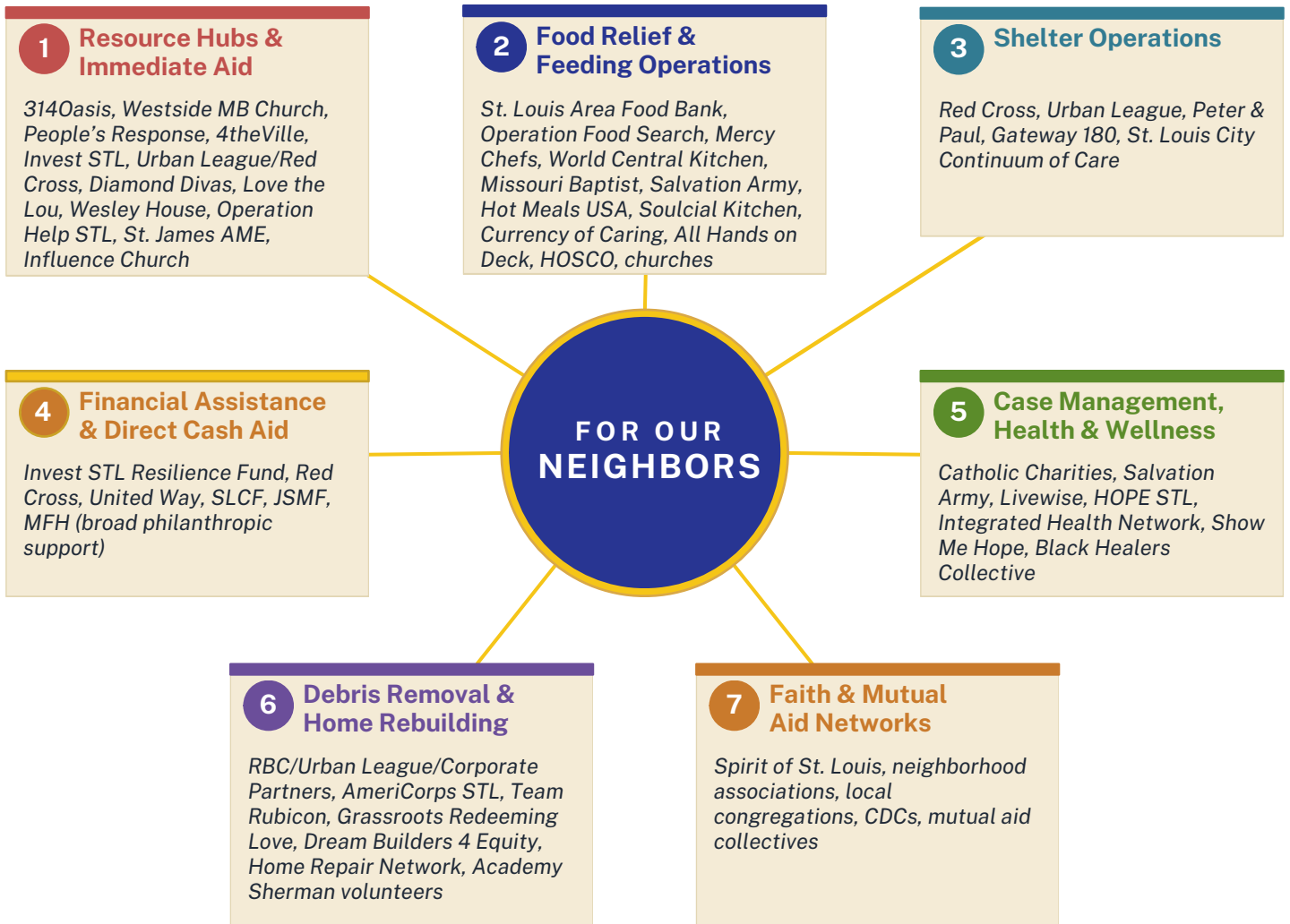
RECOVERY FUNDS

Two regional funders, in coordination with the City and the Office of Recovery, established dedicated funds to support tornado response and long-term rebuilding.

[St. Louis Community Foundation](#)
[United Way of Greater St. Louis](#)

ADVISORY COMMITTEE

Deep gratitude to the residents, civic leaders, and partners who served on the Tornado Recovery Advisory Committee, offering counsel and ground truth through year one.



The partners named here represent only a portion of the many organizations and individuals who answered the call. Our gratitude extends to every one of you.



CLOSING

Recovery is Ongoing.

One year in, progress is visible but incomplete. Systems are in place but must operate at higher speed, with greater coordination and at larger scale. Continued transparency, accountability, and sustained effort across federal, state, and City government will be required to deliver meaningful outcomes for all residents.

All of us have a role to play in revitalizing North City. Here is how to step in.

Donate

Help close the funding gap between damage and available funding.

→ stlrecovers.com

Volunteer

Join the partner organizations delivering recovery on the ground.

→ stlrecovers.com

Stay Informed

Follow STL Recovers on Instagram and Facebook for updates as recovery moves forward.

→ [@STLRecovers](https://www.instagram.com/STLRecovers)

Spread the word.

Share this report. Tag @stlrecovers. Tell neighbors what year two requires.

→ [#STLRecovers](https://twitter.com/STLRecovers)

GET IN TOUCH

stlrecovers.com · [@stlrecovers](https://www.instagram.com/stlrecovers)
stlrecovers@stlouis-mo.gov

PUBLISHED MAY 18, 2026

*One Year Later: St. Louis
Tornado Recovery*