

# Help for Self-Employed and Artists

---

Release Date: Dec 30, 2024

Release Number: 028

If you are self-employed, FEMA may be able to provide funds to repair or replace disaster-damaged tools and equipment required for your job. This help is available to a wide variety of applicants, including farmers, artists, musicians, mechanics and many other occupations.

## Eligible Occupational Tools

Occupational tools are tools and equipment required for self-employment or not provided by an employer but required for employment. Examples of essential tools include:

- Computers required by an employer or for self-employment when you are responsible for the replacement of the computer. Technology and equipment involved in the creation of art, music, photography etc.
- Tools and equipment such as power tools, tractors, plows, seeders, planters, harvesters, sprayers, hay balers, utility vehicles, lawnmowers, etc.
- Art materials, paint, brushes, canvas, clay, musical instruments, theatrical tools such as movable flooring, drapery, makeup, costumes as well as sound and lighting equipment.
- Uniforms required for work when you are responsible for replacement of the uniforms.

This assistance may be available if the items were damaged by the disaster, you do not have another working item that can meet this need, and the loss of the item was not covered by insurance.

## Required Documentation

To be eligible for self-employment assistance, you must provide documentation that proves you are self-employed, such as federal tax return documents, and meet the general eligibility criteria for FEMA assistance. Self-employed survivors



should provide FEMA with:

- Insurance documents for all potential coverages and benefits.
- Itemized receipts or estimates for repairing or replacing the requested items.
- A written statement that explains the items are needed for self-employment.

### **To find out if you are eligible, apply to FEMA:**

- Go online to [disasterassistance.gov/](https://disasterassistance.gov/).
- Download the [FEMA App](#) for mobile devices.
- Call the FEMA helpline at 800-621-3362 every day from 7 a.m. to midnight. ET. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.
- Visit any Disaster Recovery Center. For operating hours and addresses, go online to the DRC locator: [fema.gov/drc](https://fema.gov/drc).

For an accessible video on how to apply for assistance go online to: [Three Ways to Register for FEMA Disaster Assistance](#).

There are several organizations willing to assist with disaster recovery for the cultural arts. There is a free webinar: Introduction to Emergency Preparedness for Performing Arts Organizations January 14 at 2 p.m. Register at [Webinars – Performing Arts Readiness](#). Click on the following links for more information:

- [Heritage Emergency National Task Force](#)
- [National Coalition for Arts Preparedness & Emergency Response](#)
- [American Institute for Conservation & Foundation for Advancement in Conservation](#)

## **U.S. Small Business Administration Disaster Loans**

The U.S. Small Business Administration (SBA), FEMA's federal partner in disaster recovery, may also be able to help. Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://SBA.gov/disaster). Five centers are currently open in North Carolina from Monday-Friday: 9 a.m. to 6 p.m. and Saturday: 9 a.m. to 2 p.m. Disaster loan information and application forms can be obtained by visiting a Disaster Recovery Center or by calling the SBA's Customer Service Center at 800-659-2955.

