

Essential Tools for Work or School

In a presidentially declared disaster area, FEMA may provide money for eligible survivors to repair or replace personal property lost or damaged in your home or vehicle by a disaster, including tools or equipment needed for school or work. This assistance is also available to those who are self-employed.


Who can get help with essential tools?

You may get money for essential tools if:

- You or someone in your household is a U.S. citizen, non-citizen national or qualified alien.
- FEMA can confirm your identity.
- You live in your home most of the year, your home is in a declared disaster area, and the items were damaged in or around your home (for example, in an attached garage or parked vehicle).
- A FEMA inspection or documents you send confirm the item was damaged or lost because of the disaster, and you don't have other items that you can still use for work or school.
- You don't have insurance, or your insurance doesn't cover the item.

Which kinds of work and school related items does FEMA help pay for?

Eligible items may include:

 Schoolbooks and supplies	 Computers	 Uniforms	 Occupational tools
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How much help can I get?

Money for essential tools is provided under Other Needs Assistance, which is limited by law to a maximum of \$43,600 for Fiscal Year 2025 disasters (declared on or after October 1, 2024). Any money you may get for essential tools counts toward this amount. Other expenses that count toward this limit may include other personal property, damaged vehicles, medical, dental, or funeral costs related to the disaster.



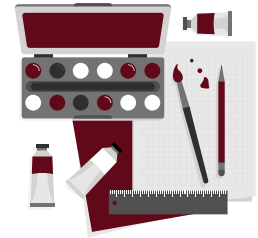
FEMA

How can I get help with the items I need?

Documents you need to send FEMA are slightly different based on whether you're self-employed, employed by someone else, or a student:

If you're self-employed:

- Documents that show you're self-employed, such as a tax return Form 1040 Schedule C or 1040-SR Schedule C document.
- Itemized receipts, estimates, or bills to repair or replace each damaged item, including details like the brand, model, and any other information that helps identify the items.
- A statement signed by you that explains:
 - Where the items were located when they were damaged.
 - Why you need the items for self-employment.
 - You do not have employees (for example, you do not have to file Employer Payroll Tax Forms, like Form 941 or 940).
 - The statement, "I declare under penalty of perjury that the information I provided is true and correct."
- Insurance settlement or denial letter if you have insurance for your damaged items. If your items were not insured, explain that in your signed statement.



If you're employed by someone else:

- Itemized receipts, estimates, or bills to repair or replace each damaged item.
- A statement from your employer, on company letterhead, that explains you are required to provide the items listed as a condition of your employment and the specific tools required.
- A statement signed by you that explains:
 - Where the items were located when they were damaged.
 - The statement, "I declare under penalty of perjury that the information I provided is true and correct."

If you're a student:

- Itemized receipts, estimates, or bills to repair or replace each damaged item.
- A statement from your school, on school letterhead, that explains:
 - The computer, schoolbooks or supplies, or uniforms are required as a condition of your education.
 - The school doesn't give access to the item outside of class, like a computer lab.
- A statement signed by you that explains:
 - Where the items were located when they were damaged.
 - The statement, "I declare under penalty of perjury that the information I provided is true and correct."



Does FEMA help with business losses?

No, FEMA can only help you with items you need for self-employment. FEMA cannot help with business losses. If you employ other people, you are considered a business. Our partners—the U.S. Small Business Administration (SBA) or the U.S. Department of Agriculture (USDA)—can provide loans for disaster business losses, including farms.

How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at DisasterAssistance.gov.
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a [Disaster Recovery Center \(DRC\)](#), if available.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

If you have questions about your application for FEMA disaster assistance, contact us at **1-800-621-3362** or visit us at a [DRC](#).