



Individual Assistance Quick Reference Guide

for Self-Employed Applicants



FEMA



Assistance for disaster survivors who are self-employed:

On March 22, 2024, FEMA made major changes to its Individual Assistance programs to address challenges faced by disaster survivors, including those who are self-employed.

FEMA assistance is now available to survivors who are self-employed and may be available to repair or replace disaster-damaged tools and necessary equipment.

How can FEMA help self-employed applicants after a disaster?

If you are self-employed, you may be eligible for disaster assistance to help you recover after a disaster. Disaster assistance may be available to replace disaster-damaged essential tools, supplies, and equipment. This includes items required by an employer as a condition of employment, for education, or materials necessary for your self-employment.

If you are self-employed and your tools were damaged by a disaster, FEMA may be able to assist. Some common examples of covered items include:



Artistic materials and supplies.

This may include paint, wood, canvas and other textiles, and clay.



Specialized items for

performance or study. These items may include costumes, lighting, research equipment, etc.



Technology and equipment involved in the creation of art.

This may include equipment needed to create animation, photography, videography, painting, sculpting, dance, music composition or recording, or drawing.

Who can get FEMA assistance?

You may get disaster assistance if:

- You or someone in your home 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 at your home).
- Your home was damaged by the disaster, and
- You don't have insurance, or your insurance doesn't cover your losses

What happens after I apply for assistance?

After you apply for assistance, a FEMA inspector may visit your home to record your disaster damage. If you are self-employed and the disaster damaged your business tools, you must also send FEMA the following documents:

- Tax return documents to show self-employment (Form 1040 Schedule C or 1040-SR Schedule C).
- An itemized receipt, estimate, or bill to repair or replace each of the damaged items, including details like the brand, model, and any other information that helps identify the items.
- A written statement signed by you that explains:
 - Why the items were needed for self-employment,
 - You do not have any employees (for example, you are not required to file Employer Payroll Tax Forms, like Form 941 or 940), and
 - The following 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.

Disaster Unemployment Assistance (DUA): This program provides temporary financial assistance and reemployment services to eligible individuals. The weekly DUA benefit amount will be based on the gross wages of the individual. If the individual is self-employed, the weekly benefit amount will be based on the net earnings (income) from self-employment. Generally, benefits are calculated using the same formula used for state unemployment insurance (UI) benefits. However, the minimum weekly benefit amount payable can be no less than half (50%) of the average UI benefit amount in the state, with certain exceptions for part-time workers (pg. 239, Individual Assistance Program and Policy Guide). Conditions and required documentation of unemployment may vary by location, but generally involve proof:

- You have at least one week of unemployment following the date the major disaster began.
- You are unable to reach your place of employment.
- You were scheduled to start work and the job no longer exists or you were unable to reach the job. You became the major support of the household because the head of the household died as a direct result of the disaster.



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.

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, if available.

After a disaster, where can I find additional resources about arts and cultural heritage?

You can find information by visiting:

- [Heritage Emergency National Task Force \(HENTF\) | Cultural Rescue Initiative \(si.edu\)](#)
- [National Coalition for Arts' Preparedness & Emergency Response \(ncaper.org\)](#)
- [National Heritage Responders \(culturalheritage.org\)](#)



Contact us at:

fema-hentf@fema.dhs.gov



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