

# FEMA Assistance for Self-Employed Survivors

## Who is Eligible?

FEMA disaster assistance is available to self-employed individuals who live in Adair, Adams, Buena Vista, Cedar, Cherokee, Clarke, Clay, Dickinson, Emmet, Harrison, Humboldt, Jasper, Lyon, Mills, Montgomery, O'Brien, Osceola, Palo Alto, Plymouth, Polk, Pottawattamie, Ringgold, Shelby, Sioux, Story, Union, or Woodbury counties. This includes people who work as sole proprietors, contractors, in LLCs, or on farms. Examples of self-employed individuals include, but are not limited to, ranch hands, artists, musicians, and mechanics.

## What Kind of Assistance is Available?

FEMA can help replace essential tools and equipment needed for your job. These items must be used for work and not provided by an employer. Examples include:

- Computers
- Equipment such as power tools, art supplies, musical instruments, tractors, utility vehicles, lawnmowers, and ladders
- Uniforms

## How to Apply:

To apply for assistance, you can:

- Visit a Disaster Recovery Center (DRC) in your area. Find a list of DRCs [here](#).
- Call FEMA directly at 800-621-FEMA (3362).

If you've already applied for FEMA assistance for your household, you can amend your application by visiting a DRC or calling FEMA. You can also try following the instructions below to apply for self-employed assistance.

## Applying for Self-Employed Survivors assistance on your own

1. Visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)
2. Select the disaster that affected you:

**Select the disaster that affected you.\***

Showing disasters for Iowa

*If you have losses in more than one recent disaster, you must complete a new application for each disaster.*

- SEVERE STORMS, FLOODING, STRAIGHT-LINE WINDS, AND TORNADOES (4796)**  
Jun 16, 2024 - Jul 23, 2024  
Severe Storm(s)
- SEVERE STORMS, TORNADOES, AND FLOODING (4784)**  
May 20, 2024 - May 31, 2024  
Severe Storm(s)
- SEVERE STORMS AND TORNADOES (4779)**  
Apr 26, 2024 - Apr 27, 2024  
Tornado

*If you don't see your disaster here, it may not be declared for individual assistance. Please check back later.*

3. Select your area:

4. General info (select "Next")

5. What assistance needed:

- For Self-Employed Survivors Assistance, under "Property Damage" you will click on "Personal Property damage"

6. It is important that you select the following in this section:

- **This is my primary home.**  
**I live here more than 6 months of the year.**
- Is this need due to damage or losses to your home?  
Select **“No”**

**You said you have:**  
**Home or personal property damage, an emergency need, or other expenses.**  
We need to know if these are for your primary home. We may also ask follow-up questions for some needs.

**Please select one of the following. \***

This is my primary home. I live here more than 6 months of the year.

This is my vacation or second home

**Is this need due to damage or losses to your home? \***

Yes

No

I don't know

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7. This page should confirm you are applying for “Personal property damage”

**DisasterAssistance.gov**

Disaster Assistance ▾ Information ▾ About Us ▾ Help ▾

**Before we move on, let's review the needs you chose.**

Personal property damage

if this isn't right, please go back to the [needs screen](#) to change your answers.

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8. You will then confirm your disaster date by

- Selecting the closest date to when your losses occurred
- Clicking on the box next to “Confirm this date.”

**You selected SEVERE STORMS, FLOODING, STRAIGHT-LINE WINDS, AND TORNADOES**

Disaster Date(s): 06/16/2024 - 07/23/2024  
If this is not the right one, [pick another disaster](#).

**Please confirm the date your losses occurred. \***  
Just enter the date as close as you can.



**Confirm this date. \***

*We need to check if this date is on the disaster declaration.*  
*We can't process your application unless your loss date is on the declaration. If your losses happened on a different date than the disaster date(s), **you should still apply now**. If your date is added later, we will process your application right away.*  
*We also suggest you contact your county emergency management agency to report your damage.*

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9. Indicate what caused your losses

- Mark all that apply

### Type of Damage

**What caused your losses? \***  
Check **all** that apply.  
You don't need to have *everything* listed in any one choice. If even part of one choice fits your case, you can still choose it.

- Flood
- Power Surge, Lightning
- Sewer Backup
- Seepage **1**
- Tornado, Wind
- Hurricane, Hail, Rain, Wind-driven Rain
- Other damage not listed here.

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10. Privacy Act & Declaration of Eligibility

- After reviewing the info you must click on both boxes at the bottom to continue by clicking “Sign In or Create an Account”

11. If you have an account use your your login username and password. If you don't, you will be directed on how to set up your account

- Be sure to save your login information for future use

### Create an Online Account

**Before you can move on, you need to create an account on Login.gov. (You can also link to an existing account if you already have one.)**

Login.gov is a secure service that lets you create one account to connect with any government agency that uses it. They also have their own support team, so if you have problems creating your account or signing in, you can contact them directly.

When you click **Sign In or Create an Account** below, you'll go to the Login.gov site. Then just follow the instructions.

When you create an account, this links your application to it so you can easily access it later. And your information is always secure.

After you get set up or signed in, you'll come back to DisasterAssistance.gov to fill out your application.

If you want to learn more, read [What is Login.gov](#). If you have questions, you also can find some answers about Login.gov and accounts in the [Common Tech Questions](#) section of our FAQs page.

### Privacy Act Statement and Declaration of Eligibility

FEMA is required by law to give you a copy of the Privacy Act Statement.  
The Privacy Act of 1974 protects your rights as to how FEMA uses and shares your information with entities such as states, tribes, local governments, and other organizations. The Stafford Act and other laws allow FEMA to collect information to determine eligibility and provide assistance after a Presidentially declared disaster.

If you get FEMA assistance and your insurance or other sources cover the same loss, you may be required to return some or all of the FEMA assistance you received.

To qualify for assistance, you must declare that you or someone in your household is a citizen, non-citizen national, or a qualified alien of the United States. If you provide false information or lie in an attempt to get assistance, it violates federal and state laws, which carry criminal or civil penalties or both.

You authorize FEMA and the state, tribe, or local government to verify all of the information you provide and request documentation from your insurance company, or other third parties, to determine your eligibility for assistance.

The disclosure of information, including the Social Security number, on this form is voluntary; but failure to provide the information we request may delay or stop you from getting disaster assistance.

- I agree that I have read and accept the Privacy Act Statement. \*
- I declare that I or someone in my household is a citizen, non-citizen national, or qualified alien of the United States. \*

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12.

## You'll need the following to complete your application.



### Social Security Number (SSN)

Use yours **OR** the SSN of a qualified minor child.

Minor child must live in the household and be a U.S. citizen, non-citizen national, or qualified alien.  
The applicant or co-applicant must be the parent or guardian of the minor child.



### Annual Household Income

Include your household's pre-disaster income before you deduct anything.



### Contact Information

Include your phone number; home address at the time of the disaster; and current mailing and email addresses.

If you use a video relay service (VRS), captioned telephone (CTS), or other service, give FEMA your number for that service.



### Insurance Information

Include the type(s) of coverage and insurance company name(s).

*If you don't have insurance information handy right now, you can come back and add it later.*



### Bank Account Information

Include the name of your bank or financial company and your routing and account numbers.

If you qualify for assistance, we can deposit the money directly into your account.

You don't need to have a bank account to get assistance.

## Completing Your Application

You will be asked about:

- Your contact information
- Insurance coverage, including any claims filed
- Whether self-employment is your main source of income
- Damaged equipment essential for your job

Gather the following information if possible:

- A detailed list of damaged equipment needed for your job
- Estimates, bills, or receipts for the replacement cost of damaged items
- Official documents showing your gross income, such as:
  - Tax returns:
    - Schedule C (Profit or Loss from Business): Provides a breakdown of business income and expenses.
  - 1099 Forms (issued by clients who paid you more than \$600):
    - 1099-NEC: Non-employee compensation
    - 1099-MISC: Miscellaneous income
  - Profit and Loss Statement: A summary of your business's revenue and expenses.

Important:

- Provide as much detail as possible about the lost equipment and its importance to your job in the application notes section.
- Your application may be denied if it lacks information. You can appeal up to three times.
- FEMA will only consider equipment essential for your job. They will not cover lost inventory, mitigation costs, or building repairs.