

FEMA Assistance Available for Self-Employed Floridians

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FEMA assistance can help people who are self-employed, including artists, musicians and mechanics. Independent contractors are considered self-employed.

To be considered for FEMA assistance, you must be a resident of or work in a county designated for FEMA Individual Assistance following Hurricanes [Milton](#), [Helene](#) or [Debby](#). You must also have had damage or losses as a result of the Florida hurricanes.

Eligible Occupational Tools

FEMA can help replace tools and equipment required for self-employment, or not provided by an employer but required for employment. Eligible tools may include:

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

You may be reimbursed for these items if they were damaged by the disaster, you do not have another working piece of equipment or item, and the loss was not covered by insurance.

An inspection is required to review the damage to essential tools/materials. If you have damage to personal property or essential tools, include this information on your FEMA application and notify the inspector of damage at the time of inspection.

Required Documents



To be eligible for self-employment assistance, apply for FEMA assistance. When you apply, include:

- Documentation that proves you're self-employed, such as a tax return
- Insurance documents for all potential coverages and benefits
- Itemized receipts or estimates for repairing or replacing the requested items
- A written statement that explains you need the items for self-employment

How to Apply for FEMA Assistance

Homeowners and renters are encouraged to apply online at DisasterAssistance.gov or by using the [FEMA App](#). You may also apply by phone at **800-621-3362**. If you choose to apply by phone, please understand wait times may be longer because of increased volume for multiple recent disasters. Lines are open every day and help is available in most languages. If you use a relay service, captioned telephone or other service, give FEMA your number for that service. For an accessible video on how to apply for assistance go to [FEMA Accessible: Applying for Individual Assistance - YouTube](#).

If you applied to FEMA after Hurricanes Debby or Helene and have additional damage from Hurricane Milton, you will need to apply separately for Milton and provide the dates of your most recent damage.

For the latest information about Hurricane Milton recovery, visit fema.gov/disaster/4834. For Hurricane Helene recovery information, visit fema.gov/disaster/4828. For Hurricane Debby recovery information, visit fema.gov/disaster/4806. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.

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FEMA's mission is helping people before, during and after disasters.

