

# FEMA Assistance Available for Self-Employed Tennesseans

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**Release Date: Oct 31, 2024**

FEMA assistance can help people who are self-employed, including farmers, ranch hands, 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 **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi or Washington** counties. You must also have had damage or losses as a result of Tropical Storm Helene Sept. 26-30.

## 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 listed above, 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



**FEMA**

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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

The deadline to apply for FEMA assistance is **Monday, Dec. 2.**

To apply, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA App](#) or call the **FEMA Helpline at 800-621-3362**. If you use a relay service such as Video Relay Service, captioned telephone or other service, you can provide FEMA your number for the service. You may also visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://fema.gov/drc).

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](#).

You may also apply for a low-interest disaster loan from the U.S. Small Business Administration. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit [sba.gov/disaster](https://sba.gov/disaster) or call **800-659-2955**.

