

Name: Alaquah

Age: 25

Location: Oklahoma

Disaster: Flood

Job: Native American Artist

Family: Married with 2 children

Home: Owner

Home Insurance: Yes Flood Insurance: Yes



How to Get Assistance for Self-Employed People

FEMA recognizes the burden a disaster can have on peoples' ability to return to work right away, especially for those who are self-employed.

During a disaster, people who are self-employed persons may get FEMA funding towards repairing or replacing disaster-damaged tools and equipment required for their job, allowing them to return to work faster.

ALAQUAH'S STORY:

The Scenario

Alaquah, who is a citizen of a federally recognized tribe, is self-employed and makes intricate beaded jewelry and traditional clothing, which is a main source of income for her household.

The Process

When she returned home after the flood, she found that all her tools that she uses to make jewelry and clothing were destroyed. She applied for FEMA assistance and submitted her federal tax forms confirming self-employment.

Then, a FEMA inspector visited her home to record the damage.

The Result

After FEMA reviewed the tax documentation, insurance payouts and inspection report, the agency determined that Alaquah was eligible to receive money towards replacing her essential jewelry and traditional clothing making tools.

The above story uses fictional characters and events to help explain the disaster assistance process for disasters declared on or after March 22, 2024. If you live in an individual assistance area and want to learn more about how FEMA can help you, call 800-621-3362, visit disasterassistance.gov or download the FEMA app to apply for FEMA assistance.

To learn more about FEMA's disaster assistance programs, please visit: fema.gov/ia

