



10/18/24

FEMA Individual Assistance for Tool/Supplies for Artists and Self-Employed Individuals

In 2024, the Federal Emergency Management Agency issued [new rules](#) to make the Individual Assistance (IA) available after Presidentially-declared disasters more accessible and equitable. One of these reforms, long advocated for by NCAPER and colleague organizations, was a change to Individual Assistance. [Now, artists and other self-employed individuals whose equipment/tools of the trade required for their work were lost or damaged may request IA for replacement costs.](#)

These new rules became final on September 22, 2024 and NCAPER is still collecting information on its rollout and process to best advise the arts sector, and to help educate those working on response on the ground including FEMA staff about this significant change. It's a new process and we encourage you to:

- [Register for Individual Assistance](#) immediately after a disaster declaration. Individual Assistance is for individuals/families. Registering does not obligate you to anything, but does ensure you can be considered for assistance.
- Be patient with FEMA representatives who are not yet familiar with this change. North Carolina artist Anna Bryant recently successfully advocated for herself in submitting a request after Hurricane Helene. This is not official guidance, but we are sharing her advice, below, to other artists, including how you need to present information on tools/equipment stored outside of/away from your home.
- If you are rejected, we encourage you to appeal and provide this information to your FEMA contact.

Anna Bryant's guidance for artists to request Individual Assistance for tool/equipment replacement in her own words: *Here's what I've learned about FEMA if you want to share this with everyone:*

I went to a physical FEMA location and I finally found out how to apply for your personal property that you lost even if it wasn't stored at your home.

You are not able to ever delete a FEMA application and submit another, you can only modify an application once you've submitted it. If you have already applied to FEMA incorrectly and need to adjust to claim items that you lost outside of your home. You need to call FEMA and make sure that YES is marked under was your personal property damaged or lost. If your home was not damaged you still put that it wasn't but make the DAMAGED DWELLING ADDRESS the address of your studio where the damage occurred.

If you have already put that you have insurance or rental insurance on your home but you are now changing the damaged address to your studio and you don't have insurance on your studio you need to upload a written letter requesting to remove the renter/owner

contents only insurance from you registration number/application. The letter must include the following:

- Date*
- FEMA Registration ID*
- Name*
- Disaster Number: 4827*
- At the bottom write exactly "I hearby declare under penalty of perjury that the foregoing is true and correct."*
- Your signature*

You must then submit another written statement that also includes date, FEMA registration ID, Name, Disaster Number: 4827. State that you are requesting assistance for your OCCUPATIONAL PERSONAL PROPERTY that was STORED ELSEWHERE (they do not belong to the business, they belong to you). That you are SELF-EMPLOYED/ENTREPRENEUR and that the tools, equipment and materials lost are ESSENTIAL to your work.

In this statement include a list of losses with prices with scanned receipts/estimates to replace (receipts are better than estimates if you have them).

You must include the same perjury statement at the bottom with your signature - "I hearby declare under penalty of perjury that the foregoing is true and correct."

You'll also need to submit a tax document from last year (1040 or 1040SR/Schedule C).

It's best to submit everything all at once and you can upload it to the submitted documents section on Login.gov at disasterassistance.gov.

If you have not yet applied to FEMA I would suggest calling to apply. They may tell you that you can't claim items that weren't in your home, but you can. So just ask them to mark YES to damaged personal property and put your home address as your mailing address and damaged address as your studio.

If you share a studio space with other artists and you are both applying, whoever applies after the first person will have the application denied because of the dupe address. You must submit a letter stating why it's a duplicate address, that you both had your OCCUPATIONAL STORED PROPERTY THAT IS ESSENTIAL TO YOUR WORK stored in the same studio space. You must include the same criteria above, perjury statement at the bottom, and signature below.

This is a very new thing so even the FEMA staff are unaware of it at this point. I hope this is helpful to anyone who is lost with all the confusing info floating around!

This is not legal or formal advice. This information is being shared for advisory use only. Please visit <https://www.ncaper.org/responseinformation> for updated information.