

Disaster Recovery for Arts Organizations: Damage Assessment, Claims & Relief Aid

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As communities recover from natural disasters, arts and cultural organizations face a unique set of challenges. These organizations often house the history, heart and soul of our communities, but can have difficulty accessing the types of support or immediate financial assistance provided to community infrastructure such as electricity, water, and housing.

The closure and casualties of gathering centers, small retail shops, performance venues, cultural heritage institutions, city courthouse archives, studio equipment and workshop spaces will have lasting detrimental effect to economies, community livability, community identity and mental health across the state.

There are several resources available to guide artists and organizations through damage assessment, claims and relief aid as they navigate rebuilding within their communities.

WHO CAN HELP MY ARTS BUSINESS?

The most urgent need organizations and artists identify is funding support. What financial options exist for arts organizations and how can this support be accessed? Searching for funding, identifying eligibility, and gathering the necessary paperwork can be an overwhelming task for already-budget-strapped organizations that are addressing immediate concerns such as documenting water damage and filing insurance claims. Eligibility requirements for funding or assistance can vary according to the source of the funding, non-profit status and even the type of arts or culture services your organization may provide. The following are key resources for providing additional information.

FEDERAL DISASTER RELIEF/FEMA

Federal disaster relief may require insurance claims and applications for [Small Business Administration Disaster Loans](#) to be filed before additional assistance is granted. Those federal funds are reimbursable up to a certain dollar amount per entity or household (which means that you might have to pay for things out of pocket, up front, to be reimbursed later). **The window for applying for aid is also short – just 30 days from the disaster declaration for institutions** (60 days for households), so seek out assistance for submitting your applications in a timely manner. **Artist entrepreneurs will need to apply to SBA before FEMA assistance can be granted, even if you expect you won't qualify:** <https://disasterloanassistance.sba.gov/ela/s/>

If your area has been designated a federal disaster zone, you should always file for Federal Emergency Management Agency (FEMA) assistance, regardless of whether or not you feel like the extent of your damages is great enough to qualify. FEMA eligibility is not based on household or business income. If you do not get the reimbursement you feel is deserved, there is also a pathway for appealing FEMA awards. FEMA website: <https://www.fema.gov/>

If Filing as an Individual Artist seek out the [FEMA Individual Assistance \(IA\) Program](#). The deadline to apply is typically 60 days after a disaster declaration.

If Filing on behalf of an Arts Organization seek out the [FEMA Public Assistance Program](#). The deadline to apply is usually 30 days after disaster declaration.

Document Everything As Soon As Possible – Whether you are dealing with Federal relief or an insurance claim, once conditions are safe for assessment, documentation will be key. Take photographs and videos of damaged areas, equipment and lost work from multiple angles, including items that may seem unaffected. Mold/mildew can grow on fiber, paper and wooden objects within days if proper climate conditions aren't able to be maintained, and other damage may be hidden from sight until debris is fully cleared away.

Keep Any and All Receipts for supplies needed during clean up and use a sign-in log with working hours for anyone assisting with clean-up efforts, paid or unpaid (including yourself). Those hours of labor could be reimbursed later.

Caution with Crowd-Funding and FEMA – Many artist entrepreneurs take advantage of crowd-funding sources of disaster relief such as Go-Fund-Me pages or regional mutual aid networks. However, the federal government is prohibited from reimbursing funds for repairs that are duplicated from another source. It may be best to first determine what things federal disaster assistance will cover and use crowd-funding to supplement ineligible damage expenses.

NATIONAL COALITION FOR ARTS PREPAREDNESS AND EMERGENCY RESPONSE (NCAPER)

The National Coalition for Arts Preparedness and Emergency Response (NCAPER) is a federal resource dedicated to building resiliency in the arts sector. Their website provides [An Arts Field Guide to Federal Disaster Relief](#), a guide that breaks down federal disaster relief for the arts and culture sector for artists and arts organizations.

NCAPER gives a snapshot of federal disaster assistance programs that can go into effect after a presidentially declared disaster and focuses on longstanding programs that are likely to continue. It includes in-depth information about financial assistance from FEMA and SBA along with introductory information about other federal resources that provide a mixture of financial and other assistance: <https://www.ncaper.org/general-8-1>

KENTUCKY ARTS COUNCIL

The [Kentucky Arts Council](#) is the primary source for arts support in Kentucky. KAC provides Kentucky Arts-affiliated organizations and individuals guidance on where to turn to for specific disaster recovery needs and aid resources. Follow the KAC on social media [@kyartscouncil](#) to receive the latest updates for recovery support and funding: <http://artscouncil.ky.gov/KAC/Creative/resources-natural-disaster.htm>

State arts councils often work closely with federal agencies to act as the conduit for federal resources and support. If you are in another state, find your state arts council to access resources relevant to your area.

CERF+ THE ARTISTS SAFETY NET

[CERF+](#) provides a safety net for artists' livelihoods through education programs, advocacy, network building and emergency relief. They provide emergency relief grants for craft and traditional folk artists who have recently experienced an emergency: <https://cerfplus.org/>

FOUNDATION FOR APPALACHIAN KENTUCKY

The [Foundation for Appalachian Kentucky](#) provides relief grants and loans for Appalachian individuals and families, small businesses, nonprofits & social enterprises: bit.ly/kygrantapp