

# SO YOU WANT TO START AN EMERGENCY RELIEF FUND

A QUICK GUIDE TO THE  
EMERGENCY RELIEF FUND FROM  
SPRINGBOARD FOR THE ARTS  
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# INTRODUCTION

The Personal Emergency Relief Fund is a long-standing program of Springboard for the Arts, an economic and community development organization for artists and by artists based in Fergus Falls and Saint Paul, MN. The purpose of the Fund is to provide short-term, immediate relief to artists who are facing lost income or unexpected expenses due to situations like theft, illness, fire, flood, natural disaster, or in this current moment, global pandemics disrupting economic and social systems as we know them.

The Personal Emergency Relief Fund is shaped by Springboard's guiding principles. Three of the most relevant in shaping the fund are:

## **By artists for artists**

Everyone who works at Springboard is an artist. We recognize the expertise and experience of artists and incorporate that into creating effective, relevant programs to meet artists' needs.

## **The broadest definition of who is an artist**

Everyone has creative capacity and there are many different ways to be an artist. We also know that there are many kinds of success for an artist, and we help artists define success for themselves – financial success, recognition, a supportive community, respect, social change, and more.

## **More is more**

We make and share tools designed to benefit as many artists as possible. We believe interconnected communities of artists create an impact in ways that single interventions do not. By freely sharing our work and creating connections among artists and communities, we work to make substantial, system-wide change.

In this spirit, the Fund is designed to be open to artists at all levels of their careers, in a broad variety of disciplines, and at small amounts so that we can fund more artists. The Fund is replenished through Springboard for the Arts' general operating dollars, specific contributions, and in this moment, dedicated fundraising.

We hope this document helps lay out our process and thinking, so that you can take and adapt it as you seek to meet the needs in your community. Thank you!

Nikki Hunt  
Program Director – Health  
Springboard for the Arts

# SOME BIG PICTURE THOUGHTS FROM OUR EXPERIENCE

## Keep it simple

This isn't a multi-year grant, and people in crisis need help now. Keep the application short, keep bureaucracy low, and help people apply if they need it.

## Be responsive

With small grants like this speed is important, both in responding to questions and getting funds out the door. If you're overwhelmed with requests, be transparent about it and share what you are able to be doing.

## Operate from trust

We assume good intent, very few people apply for emergency funding unless they need it, so if you can, limit the need for verification or validation.

## Be clear about guidelines

If you have specific funding requirements or guidelines, be as clear as possible up front about what you will and will not fund, don't make people fill out unnecessary applications or create extra work for yourself.

## Be expansive if you can

Our guiding principles allow us to serve many different kinds of artists, and so we try to meet many needs. In a moment of crisis, people need help, they don't need to justify their careers.

## Use the tools available to you

There are an array of tools and platforms available for raising money, and for distributing money. This resource isn't about recommending one over the other, but encouraging you to use the tools you know and have access to in service of this work. Be smart, track incoming and outgoing funds, and go help people.

## ...SO NOW, HOW DO YOU SET UP AN EMERGENCY RELIEF FUND?

# PERSONAL EMERGENCY RELIEF FUND STRUCTURE

## Personal Emergency Relief Fund Rules

For our regular management of the Personal Emergency Relief Fund, here is how we share the guidelines we use:

*The Fund supplies monies to help cover unexpected expenses directly resulting from a catastrophic, career-threatening event such as theft, fire, flood and health emergency. Emergencies must have taken place within 6 months of the application date.*

*The intent of the Emergency Relief Fund is not to supplement income due to unemployment or underemployment.\**

*The Fund does not cover rent/fees to landlords, home mortgage, utilities, dues to financial institutions (i.e. credit card companies, banks), or any other anticipated expenses. The fund does not cover equipment or automobile repair or replacement unless the loss is a result of theft or natural disaster.*

**Funding:** *Artists may apply for up to \$500. Applications are reviewed on an ongoing basis, and are subject to approval and available funds. While repayment is not required, an artist who receives \$500 funding through the Emergency Relief Fund is not eligible to apply to the Fund again unless they replenish the Fund. Started in 2001 through a \$10,000 endowment by theater artist Bob Malos, funds are sustained through donations and repayment by past Relief Fund recipients.*

*Artists can choose one of one of several options when applying for funds\*:*

- The Fund can make a direct donation to a GoFundMe, Modest Needs, YouCaring, or other online fundraising mechanism.*
- The Fund can issue a prepaid credit card to help cover the emergency expense.*
- The Fund can directly pay an unpaid bill that has resulted from the emergency (the applicant must provide a copy of the outstanding bill and, if funded, the Emergency Relief Fund makes payment directly to the business that the artist owes money to).*
- In some instances, the Fund can issue a check to the artist applicant or to the business the artist owes money to. Issuing a check may take up to 7 days longer than the options listed in the previous options.*

*\*Artists may need to claim the contribution as income; please consult with a tax expert.*

**\*During the Coronavirus/COVID-19 pandemic**, we have shifted our language around supplementing income and added the following language to specifically address COVID-19-related cancellations:

*However, artists may apply to cover lost income due to the cancellation of a specific, scheduled gig or opportunity (i.e. commissions, performances, contracts) due to Coronavirus/COVID-19 precautionary measures.*

We are also waiving the requirement that past users of the Fund repay their initial contribution if they wish to access the Fund again.

We cap requests at \$500 because we want to be able to do more and offer funds to as many artists as possible, and also because this can be regarded as taxable income for artists, so the cap is below the \$600 threshold for 1099 reporting.

## Application

We take applications online for the Personal Emergency Relief Fund, so we can centralize tracking and data collection. We also take applications over the phone, talking through the application while filling out the form. The application is found here:

[https://springboardforthearts.formstack.com/forms/personal\\_emergency\\_fund](https://springboardforthearts.formstack.com/forms/personal_emergency_fund)

This application was made using Formstack, which is the platform we use for forms and registrations. You can use whatever form creation & information gathering service you choose. Because application submissions may contain sensitive information (and possibly even medical information), form submissions are encrypted and password protected. **We do not share information about applicants or recipients unless we have specific permission from the artist to share their story with the public.**

The purpose of the application is to verify that the emergency event meets our Fund guidelines, to verify artistic practice, and to collect the information we need to process the request. In this way, the Emergency Relief Fund is unlike many other grant programs where artists have to “make the best case” for funding. We are checking to see whether the request meets Fund rules or not. We ask for brevity. The simpler, the better!

### A. Contact Information

Because our Fund is limited to artists living in Minnesota, we look at the mailing address when reviewing applications. A mailing address is all we need to verify Minnesota residency. If someone lists a mailing address outside the Minnesota, we will in touch to confirm/clarify where they live.

We do most of our communication with artists via email. The mailing address is used for

sending checks in the mail. A phone number is used if an artist is not responding via email or if an artist needs to be called to set up a direct deposit payment.

## **B. Proof of Artistic Practice**

We require artists to verify their artistic practice in these two ways:

- Artists write 3 sentences about what kind of art they do.
- Artists can either upload a resume or give us a link to website where their work is online. Examples include a professional website, a photo or video of their work, or a social media account with posters advertising their gigs.

We are simply verifying that this person is an artist. We are not checking to see if their art is “good/bad,” how much money they are making from it, etc. We simply ask, “Does this person create art?” And we define art very broadly, as laid out in our Guiding Principles.

## **C. Artist’s Declaration of Need**

We ask artists to describe their emergency simply so we can better understand if it fits our Fund guidelines. We prefer this to be a very brief response since we’re simply checking to see if the event meets Fund guidelines.

Right now, for artists applying for funds due to cancelled gigs or opportunities, the application asks them to tell us when the job was scheduled for, when it was cancelled, and how much income was lost as part of the cancellation. We added these guidelines so that artists would better understand that we are funding loss of income from scheduled events/opportunity that have been cancelled (we are not funding potential work/ income lost at this time.) This is the only thing we are trying to verify here! So if, for example, an artist didn’t tell us the precise date their event was scheduled for, that’s fine. We’d still fund the request if it meet the guidelines.

Artists also must tell us how much funding they request. Most artists request \$500, which is our Fund limit.

## **D. Preferred Payment**

We offer a lot of payment options right now (contribute to online fundraiser, check, direct deposit, deposit to PayPal account, pre-paid credit card) to make this as convenient to artists as possible. However, now that the Fund is in high demand, we can see how limiting these payment options may streamline administration time (and we’re thinking about that.) Right now, the Fund administrator and our Business Manager (who issues payments) are using a spreadsheet to keep track of funded requests and payments issued.

We automate payment info collection as much as we can:

- For most applications, artist must upload a W-9.
- For the online fundraiser, we need a web address of the fundraiser.
- For PayPal, we need the email address used for the PayPal account.
- For pre-paid credit card, our Business Manager purchases a Vanilla Visa from Walgreens and the artist schedules a time to pick up the card (we do not mail the cards). Right now, in the spirit of limited in-person contact, we are encouraging artists to explore other payment methods before selecting this one. We are exploring issuing e-gift cards instead.
- For direct deposit, artists must schedule a phone call with our Business Manager, and we use Calend.ly to help automate that task. We ask that artists have their bank account/routing number on hand for the call. We use Bill.com as our direct deposit provider.

In some instances, we can also pay an unpaid bill (by check) that has directly resulted from the emergency. However, since it usually takes several days (sometimes longer) to get a W-9 from the vendor that we are writing the check to, we encourage artists to explore other payment methods.

Your payment methods may vary based on your systems, level of organization, as well as proximity to and needs of the population you are serving. Our systems and options have evolved over time as payment and funding methods have expanded.

### **E. Terms and Conditions**

We want to be very clear that artists understand before items before submitting the application.

Our Fund has a rule where an artist cannot apply again to the Fund unless they've repaid the funds they've received. This is to set a limit on Funds so that we have enough funds to go around. The spirit of this rule is that, when an artist is able to, they may replenish the Fund for other artists until they need to use the Fund again. But, in practice, this doesn't happen very often. Only a couple artists have "paid back" the Fund, and we are not aggressive about seeking repayment.

## **Application Submission**

When an artist submits an application, they get an auto-response. Right now, ours looks like this:

*Thank you so much for applying to the Emergency Fund! PLEASE NOTE: We have reached the \$10,000 limit we allocated to fund events cancelled due to Coronavirus precautions. However, we know that there is a huge need for this and are actively working to raise*

*more money. We will continue funding requests, as we are able, in the order they were received. Please do not re-apply, we are tracking all applications. Nikki Hunt will follow-up with you via email, but please know that there may be a delay.*

*We encourage you to view the resources, including a list of other emergency funds, on this page: <https://springboardforthearts.org/coronavirus/>*

*Should you have any questions, please feel free to email [nikki@springboardforthearts.org](mailto:nikki@springboardforthearts.org)*

### **Review Process**

Typically, applications are reviewed by the Fund administrator and a member of Springboard's Board of Directors. Right now, because of heavy demand for the Fund and our need to expedite funds to artists, the Fund administrator alone is approving all applications that fit Fund rules, with regular check-ins with Springboard staff. If there is a question about whether the application fits Fund rules, the Fund administrator is seeking counsel from Springboard's Executive Director to help review those.

Applications are reviewed using Formstack, the site we use to create and store applications in, although you can use whatever form creation & information gathering service you choose.

### **Notification Process**

As applications are approved/denied/need more info, the Fund administrator follows up with the artist via email. Even though we are seeing heavy demand for applications, we are choosing to follow-up one-on-one with artists.

Here are sample emails we've sent out as of late.

#### **For approval with pre-paid card pick-up:**

*Hi NAME,*

*Thanks so much for applying to the Emergency Relief Fund! I'm pleased to report that your application is approved. The pre-paid credit card should be available to pick up at our office in Saint Paul next week. Pick-up is by appointment only. Is there a specific time here that works best for you to pick up the card?*

*Wednesday, 3/18: 9:00am - 12:00pm*

*Thursday, 3/19: 1:00 - 5:00pm*

*Friday, 3/20: 1:00 - 5:00pm*

*Sincerely,  
Nikki*



*If you haven't already, please check out all of the resources listed on [Springboard's Coronavirus Resources webpage](#), including a list of other emergency funds.*

**For approval with collection of W-9:**

*Hi NAME,*

*Thanks so much for applying to the Emergency Relief Fund! I'm pleased to report that your application is approved. In order to issue the payment via check, please do the following as soon as possible:*

*Submit a W-9 to Springboard using this form.*

*The check should be in the mail by the end of next week if we have received this w-9 from you. If you have any questions, please let me know!*

*Sincerely,  
Nikki*

*If you haven't already, please check out all of the resources listed on [Springboard's Coronavirus Resources webpage](#), including a list of other emergency funds.*

**For approval of Direct Deposit with collection of W-9:**

*Hi NAME,*

*Thanks so much for applying to the Emergency Relief Fund! I'm pleased to report that your application is approved. In order to issue the payment via direct deposit, please do the following as soon as possible:*

*1) Submit a w-9 to Springboard using this form.*

*2) From the blocks of time below, please let me know a ONE HOUR window of time when Springboard's Business Manager, John Bell, can call you next week to set up the direct deposit. Please have your bank account/routing number ready for this call!*

*Wednesday, 3/18: 9:00am - 12:00pm*

*Thursday, 3/19: 1:00 - 5:00pm*

*Friday, 3/20: 1:00 - 5:00pm*

*3) Please let me know what the best phone number is to reach you at.*

*Sincerely,  
Nikki*

*If you haven't already, please check out all of the resources listed on [Springboard's Coronavirus Resources webpage](#), including a list of other emergency funds.*

**For clarification of need/eligibility:**

*Hi NAME,*

*Thanks for applying to the Emergency Relief Fund! Is it correct that you had clients booked and they canceled due to Coronavirus precautions? I'm clarifying since our Fund is for work booked and lost. At this time, the fund is not available to compensate for future gigs or potential loss of business.*

*Please let me know this and if you have any questions.*

*Sincerely,  
Nikki*

*If you haven't already, please check out all of the resources listed on [Springboard's Coronavirus Resources webpage](#), including a list of other emergency funds.*

**For applicants outside of Minnesota:**

*Hi NAME,*

*Thanks for the quick response! Yes, unfortunately our Fund is designated for artists who live in Minnesota, so that would disqualify you. Thanks for being so understanding about that.*

*We do keep a [list of other emergency funds](#) we know of on our website if this is helpful. If you have any questions about this or anything else here at Springboard, please be in touch!*

*Sincerely  
Nikki*

*If you haven't already, please check out all of the resources listed on [Springboard's Coronavirus Resources webpage](#).*

# WHAT'S NEXT?

This is a fast-moving and evolving situation, and we are committed to sharing what we know and what we've done, and also heading into unknown territory. The Personal Emergency Relief Fund is a long-standing program of Springboard for the Arts that we are expanding to meet this moment of crisis, but we know it it's not a long-term solution.

Springboard initially transferred \$10,000 from our general operating budget to support this effort, and within the first 5 days of launching the Coronavirus Response fund, we had 200 requests from artists. We have launched a fundraiser to expand the pool to serve artists. Springboard is not taking overhead from the fundraiser, it is being distributed to artists directly. That fundraiser has brought in over \$20,000 and counting in 4 days: <https://www.givemn.org/story/Epf3ag>

Even with that outpouring of support, it is a drop in the bucket compared to total losses by artists, creative workers, and arts organizations, but it is also what we can do to meet needs now. It is critical to the long term recovery of the creative sector that contractors and freelancers are included in Federal, state, and local relief efforts, whether through unemployment insurance, tax credits, cash assistance, or other mechanisms.

The Emergency Relief Fund is also a real-time survey of the needs of artists, the kinds of work being lost, and the financial impacts caused by the disruption. This is valuable data as we work through this moment, and as we advocate for structural change and support for artists.

We hope you find this information useful as you plot your next steps – please let us know if you are launching a fund, what adaptations you make, and how we can continue to support your work, both in this moment and into the future.

# OTHER FUNDS UP RIGHT NOW

A totally non-comprehensive list of other Emergency Relief Funds up right now to look at for models.

## American Guild of Musical Artists (AGMA) Relief Fund

<https://agmarelief.org/>

## Artist Relief Tree

[https://docs.google.com/forms/d/e/1FAIpQLScH1U4u4m0-33NySVZrvkrbxbJE\\_2ZRxeJAxHlboQGNGqEfkA/viewform](https://docs.google.com/forms/d/e/1FAIpQLScH1U4u4m0-33NySVZrvkrbxbJE_2ZRxeJAxHlboQGNGqEfkA/viewform)

## Boston Artist Relief Fund

<https://cityofbostonartsandculture.submittable.com/submit/af2153eb-2d87-4e9d-9ebc-5861eb135999/boston-artist-relief-fund>

## CERF+

<https://cerfplus.org/>

## Equal Sound Corona Relief Fund

<https://equalsound.org/musicians-corona-relief-fund-application/>

## Foundation for Contemporary Arts Emergency Grants

<https://www.foundationforcontemporaryarts.org/grants/emergency-grants>

## MusiCares

<https://www.grammy.com/musicares>

## Rauschenberg Emergency Grants

<https://www.nyfa.org/Content/Show/Rauschenberg-Emergency-Grants>

## Sweet Relief COVID-19 Fund

<https://www.sweetrelief.org/covid-19-fund.html>

THANK YOU FOR BEING AN ARTIST,  
AND SUPPORTING ARTISTS. WE DO  
THIS WORK TOGETHER.