

# AN ARTS FIELD GUIDE TO FEDERAL DISASTER RELIEF

Produced by the National  
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FOR ARTS  
ORGANIZATIONS &  
BUSINESSES,  
ARTISTS &  
CULTURAL  
WORKERS

THE  
ANDREW W.  
**MELLON**  
FOUNDATION

**NCAPER**  
  
NATIONAL COALITION FOR ARTS'  
PREPAREDNESS & EMERGENCY RESPONSE

NATIONAL  
ENDOWMENT for the **ARTS**  
arts.gov



ABOUT  
THIS  
**FIELD  
GUIDE**

The NCAPER Field Guide was created to help demystify federal disaster relief for the arts and culture sector by helping artists and arts organizations see what's available, understand clearly what isn't available, and decide if pursuing federal aid is a good use of time. The top programs of use to artists and arts organizations have been selected for inclusion.

The Field Guide 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 the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) along with introductory information about other federal resources that provide a mixture of financial and other assistance.

**Spanish translation of the Arts Field Guide is available at the [NCAPER website](#).** Translated by Sandra Marulanda.

**La traducción en español de Una Guía en el Campo de las Artes está disponible en [el sitio web de NCAPER](#).** Traducida por Sandra Marulanda.



# A NOTE OF THANKS FROM NCAPER

The development and writing of this Field Guide has been a labor of love on the part of many people in the field of emergency management and it could not have happened without the generous support of the National Endowment for the Arts to South Arts, the administrative home of NCAPER, and The Andrew W. Mellon Foundation. We thank numerous staff from programs within the Federal Emergency Management Agency and the Small Business Administration who spent hours fact-checking the material pertinent to their agencies. Also, we thank our readers in the arts sector who reviewed the Guide for clarity and ease of understanding on behalf of individual artists and arts and cultural organizations. A very special thanks goes to Claudia Bach and her team from AdvisArts including Shannon Stewart and Susan Kunimatsu for working with the NCAPER Field Guide Working Group since January to create such a meaningful resource for the arts sector.

We hope that the final design format allows readers to take their own pathways to find the information needed to start the decision-making process when they are in a time of crisis or as they prepare readiness plans. Thanks to the Story 2 Design team for making this information visually clear. The Field Guide is meant to be a starting point – a resource to inform artists and arts organizations of the possible disaster assistance they may want to pursue and where to go to ask for guidance. It is the staff from all the federal agencies mentioned in the Field Guide who will be your ultimate guides and are there to assist you before and during your journey for disaster assistance and recovery.

 @NCAPER    @NCAPER3    @NCAPER2006

Janet Newcomb  
Executive Director, [NCAPER](#)

## ABOUT NCAPER

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The National Coalition for Arts' Preparedness and Emergency Response (NCAPER) was formed in 2006 in response to the significant losses and devastation suffered by artists and creative economies in the wake of hurricanes Katrina and Rita in 2005.

As a voluntary task force of national, regional, state and local arts organizations, public agencies, and foundations, the Coalition helps ensure that artists, arts and cultural organizations, cultural funders, and arts businesses have the capacity and ability to

respond effectively to disasters and emergencies affecting the arts and culture sector.

The Coalition also believes that the arts sector is an essential collaborator in broader societal efforts in preparedness, emergency response, and recovery to ensure the resilience of the general community.

The development of this Field Guide was supported in part by awards from the National Endowment for the Arts and The Andrew W. Mellon Foundation.

## **DISCLAIMER**

The information included in the NCAPER Field Guide was culled from sources available to the public, with input and review by field and subject matter experts. Every effort was made to present current and correct information as of May 2021. It does not represent legal guidance and is provided here for informational purposes. Please keep in mind that federal rules, regulations, and processes are subject to change.

# CONTENTS

---

Introduction.....	06
What's Inside.....	07
What You Need to Know .....	08
Quick Start Guide .....	10
FEMA Disaster Recovery Programs	
Overview .....	11
FEMA Individuals and Households Program: Housing Assistance.....	13
FEMA Individuals and Households Program: Other Needs Assistance.....	19
FEMA Public Assistance .....	25
SBA Disaster Relief Resources	
Overview .....	35
SBA Disaster Relief Resources: Home and Personal Property Disaster Loans.....	36
SBA Disaster Relief Resources: Business Physical Disaster Loans.....	43
SBA Disaster Relief Resources: Economic Injury Disaster Loans.....	50
Additional Resources	
Department of Agriculture: Food and Nutrition Assistance.....	57
Department of Agriculture: Rural Development Disaster Assistance.....	59
Department of Education: Disaster Assistance: Student Loans .....	62
Department of Health and Human Services: Disaster Behavioral Health Resources .....	64
Department of Homeland Security: Disaster Legal Services .....	65
Department of Housing and Urban Development: Community Development Block Grant Disaster Recovery Program .....	66
Department of Housing and Urban Development: FHA Mortgage Assistance.....	67
Department of Labor: Disaster Unemployment Assistance.....	69
FEMA and the Smithsonian Institution: Heritage Emergency National Task Force (HENTF) ..	70
National Endowment for the Arts: Disaster Response and Emergency Funding .....	72
National Endowment for the Humanities: Disaster Response and Emergency Funding .....	73



# INTRODUCTION

Extreme weather and natural and human-generated disasters require artists, cultural workers, arts organizations, and arts-related businesses to be in an ongoing state of disaster preparedness and recovery. Communities in every part of the country are now having to prepare for and respond to emergencies by learning new skills and navigating potential sources of support. The NCAPER Field Guide was created to help demystify federal disaster relief for the arts and culture sector.

Artists, arts organizations, and others working in arts, culture, and heritage face distinct issues and needs after a disaster. Artists' financial conditions are often more precarious than those of the general population, so artists may be more vulnerable to emergencies and disasters. Arts organizations generally operate on tight budgets and are likely to have limited preparedness and recovery procedures. Disasters can wreak havoc on the arts and culture sector.

Knowing about and accessing disaster relief resources from the federal government feels like – and genuinely is – a stretch for most artists, cultural workers, and arts nonprofits. This is especially true in the stressful aftermath of a disaster. Resources that cater to the arts sector tend to be informational and technical. Sporadically, there may be federal relief grants directed to the arts. However, financial resources that are available to everyone after a disaster can be helpful to the arts sector. This guide aims to help artists and organizations see what's available, understand clearly what isn't available, and decide if pursuing federal aid is a good use of time.



# WHAT'S INSIDE

This field guide **gives in-depth information about financial assistance from the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA)** along with **introductory information on other federal resources** that provide a mixture of financial and/or informational assistance. These programs were selected because they are the top programs of use to artists and arts organizations. Within each resource, we identify whether it's suited for individuals (artists and cultural workers) or organizations (arts nonprofits or arts-related businesses). If you are an individual artist operating as an arts-related business, you should consider programs directly targeting businesses.

We focus on the two main federal agencies that provide financial support after a disaster: **FEMA and the SBA**. Sections dedicated to each agency give you detailed guidance on the process of applying. Included are:

- Program overviews
- Eligibility criteria
- Application process descriptions
- Key decision points and helpful hints
- Checklists of materials you will need

Each program has a multi-step process that puts you in contact with agency representatives for the duration. These representatives will be able to provide the most detailed and up-to-date information.

Beyond FEMA and the SBA, we offer introductions to **eleven other federal resources** that could be relevant to your needs for financial, information, or other assistance.

The NCAPER Field Guide gives a snapshot of **federal disaster assistance programs that can go into effect after a declared disaster**. It does not cover federal disaster programs specifically created in response to the COVID-19 crisis, but instead focuses on **longstanding programs that are likely to continue**. Keep in mind that federal programs are not set in stone and are updated or changed over time. This is a snapshot of the most relevant resources as of 2021, though there may be other federal programs of use to you. Not every resource is available after every disaster. Some programs are ongoing, but others are activated based on the specific conditions on the ground once an official disaster has been declared.

For a guide to COVID-19 federal resources see [artsactionfund.org/COVID19Resources](https://artsactionfund.org/COVID19Resources) assembled by Americans for the Arts.



# WHAT YOU NEED TO KNOW

## Presidentially Declared Disasters

A presidential declaration of disaster or emergency allows FEMA funding to be allocated to provide relief resources in areas hit by a major disaster. Most FEMA disaster support and financial resources covered within this guide require a presidential declaration to make them available. Presidential declarations are requested by state, territorial, or tribal governments when their disaster response and recovery structure is not sufficient to handle the size and scope of a disaster. You can check if your county has been declared a disaster area at [DisasterAssistance.gov](https://www.disasterassistance.gov) by looking at the Currently Declared Disasters map. A presidential disaster declaration automatically activates all relevant SBA programs, though in some cases a governor can ask for an [SBA agency declaration](#) when there has not been a presidential declaration.

## Designated Disaster Area and Incident Period

Declared disasters will specify a **designated disaster area** and a **designated disaster incident period** of where and when the disaster took place. If you experienced damage and loss as a result of a disaster, these two factors will determine eligibility in almost every instance of relief funding.

## Filing Insurance Claims

All federal financial relief programs require information about insurance coverage for damages and loss. You do not have to have insurance to apply to them, but **if you have any insurance, you must first file a claim** before you can apply for relief funding. The amount of insurance money you receive will be deducted from any potential relief funding. If your insurance does not cover your costs, you could receive relief funding to make up the difference. **If you have no insurance, you can still apply**, and these programs could be extremely helpful in covering your costs. In all instances, these programs aren't made to completely restore your property or loss but instead focus on making things safe and sanitary. Funding cannot be used for upgrades, second homes, and so on.

## [DisasterAssistance.gov](https://www.disasterassistance.gov)

Almost all of the financial assistance opportunities included in this guide begin by visiting [DisasterAssistance.gov](https://www.disasterassistance.gov)—a one-stop website to register with FEMA, describe your disaster needs, and find out what programs are available to support you. We drill down further into the application process in each program to explain what happens after you've landed there. Arts-related businesses (including nonprofit arts



organizations) interested in pursuing Small Business Administration disaster loan programs can also start this process by going directly to the SBA.

### How FEMA and the SBA Work Together

**FEMA and SBA programs are intertwined** to provide a mixture of loans and grants to help individuals and businesses recover after a disaster. Tax-free funds that do not need to be paid back to FEMA generally cover the most serious and immediate needs or may be allocated to individuals that have no insurance, do not qualify for loans, and have no other resources for support. If you have decent credit and apply for assistance through FEMA, you may be referred to the SBA loan program to address property damage and ongoing costs associated with disaster disruption.

### FEMA Disaster Recovery Centers (DRCs)

Immediately following a presidential disaster declaration, FEMA may open [Disaster Recovery Centers](#) (DRCs) that act as temporary offices where you can obtain information about disaster resources and assistance with relief applications. DRCs act as clearinghouses for FEMA programs as well as programs intertwined with FEMA and other resources. DRCs also provide links to community services, voluntary organizations, and other partners. If you have no power, mailbox, or Internet access, a DRC can be an extremely helpful touchstone following a disaster.

### Preparedness

No one likes to prepare for emergencies, but it is well proven that advance planning helps individuals, families, organizations, and businesses move more quickly toward recovery following a disaster. **Resources for preparedness** for artists and the arts can be found at [NCAPER](#), [CERF+ The Artists Safety Net](#), [Performing Arts Readiness](#), [Houston Arts Alliance](#), as well as at [Ready.gov](#) and state or local sources. **Having access to your insurance and financial records** is especially important when applying for federal aid. Consider how you can best protect those records so that they are accessible to you following a disaster, especially if you must evacuate your area.

**In putting together this guide, we were continually reminded of how difficult and time consuming it can be to pursue federal resources in normal times, let alone while dealing with the personal and professional impact of a disaster. We hope this guide illuminates the steps in the process enough to make a more informed decision about whether doing so will be worth your time and effort. The process of applying for aid can be daunting. This guide is a step toward making the process more transparent and accessible and your exploration of federal aid easier.**

### EXTERNAL LINKS REFERENCED IN THIS SECTION:

- <https://www.disasterassistance.gov>
- <https://disasterloanassistance.sba.gov/ela/s/search-declarations>
- <https://gateway.fema.gov/ESF6/DRCLocator>
- <https://www.ncaper.org>
- <https://cerfplus.org>
- <https://performingartsreadiness.org>
- <https://www.houstonartsalliance.com>
- <https://www.ready.gov>

# QUICK START GUIDE



## For Individual Artists and Cultural Workers

### FEMA Individuals and Households Program

- Housing Assistance

p. 13

### FEMA Individuals and Households Program

- Other Needs Assistance

p. 19



## For Arts Organizations and Arts-Related Businesses

### FEMA Public Assistance

- Nonprofits only
- Must be done in tandem with an SBA Disaster Loan

p. 25

### Small Business Administration

- Home and Personal Property Disaster Loans

p. 36

### Small Business Administration

- Business Physical Disaster Loans

p. 43

### Department of Agriculture

- Food and Nutrition Assistance

p. 57

### Small Business Administration

- Economic Injury Disaster Loans

p. 50

### Department of Education

- Disaster Assistance: Student Loans

p. 62

### Department of Agriculture

- Rural Development Disaster Assistance

p. 59

### Department of Health and Human Services

- Disaster Behavioral Health Resources

p. 64

### Department of Housing and Urban Development

- Community Block Grant Disaster Recovery Program

p. 66

### Department of Homeland Security

- Disaster Legal Services

p. 65

### Heritage Emergency National Task Force

- Guidance on salvaging and preserving your artistic and cultural resources damaged in a disaster

p. 70

### Department of Housing and Urban Development

- FHA Mortgage Assistance

p. 67

### National Endowment for the Arts

p. 72

### Department of Labor

- Disaster Unemployment Assistance

p. 69

### National Endowment for the Humanities

p. 73

### Heritage Emergency National Task Force

- Guidance on salvaging and preserving your artistic and cultural resources damaged in a disaster

p. 70

# FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

# DISASTER RECOVERY PROGRAMS




## AGENCY OVERVIEW

When a major disaster occurs in the United States, the **Federal Emergency Management Agency (FEMA)** plays a critical role leading response and recovery efforts. After disaster strikes, state, territorial, or tribal authorities will determine whether or not the response and recovery needs exceed their resources. If they do, they can work with FEMA to request a [presidential disaster declaration](#), which activates disaster assistance funds and services that would otherwise not be available.

FEMA's disaster recovery programs are split into two streams—"Public Assistance" and "Individual Assistance." Through these programs, FEMA makes funding available to repair damaged homes, provide temporary shelter, and fund state and local agencies to deliver other critical and essential services. In assessing the needs of the region, FEMA may decide to activate one or both programs, or only certain parts of a program.

For more information on how a [presidential disaster declaration](#) occurs and the process for making FEMA funds available to communities, see: [fema.gov/disaster/how-declared](https://fema.gov/disaster/how-declared)

In this guide we cover the following FEMA assistance sources that may be useful to artists, cultural workers, and arts nonprofits:

-  **Housing Assistance**  
of interest to artists and cultural workers
-  **Other Needs Assistance**  
of interest to artists and cultural workers
-  **FEMA Public Assistance**  
of interest to private nonprofit arts organizations only

## STARTING THE APPLICATION PROCESS

The first step to applying for FEMA assistance is to [register and create an online account](#). This can be done fairly easily and quickly with basic information. Doing so creates an account you can use to apply for specific forms of assistance. You will have to upload more detailed information to determine if you are eligible for different kinds of FEMA assistance, but do not wait until you have all these materials to get your name and information in the FEMA system. You may see the word "register" used in FEMA materials to indicate this first step of the application process. It is fine to take this first step right away even before you know exactly what you need and what's available.

**Apply with FEMA immediately after a declared disaster.** The period to apply for FEMA Individual Assistance is generally sixty (60) days from the date the disaster was declared. For Public

Assistance, the deadline is generally thirty (30) days from the date of the disaster declaration.

#### + INDIVIDUALS

Start the application process for FEMA disaster assistance through the online portal at [DisasterAssistance.gov](https://www.disasterassistance.gov), via [FEMA's free mobile app](#), by calling FEMA toll-free at 800-621-3362, or at a Disaster Recovery Center. If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you can call 800-462-7585. If you use 711 or Video Relay Service (VRS), you can call 800-621-3362.

After you apply for disaster assistance through FEMA, you can set up an online account through [DisasterAssistance.gov](https://www.disasterassistance.gov), where you can receive correspondence from FEMA, upload documents to your file, and check the status of your application. If you have a trusted friend or family member who can receive mail for you, you could also use their address as your mailing address, if needed.

#### + NONPROFITS

Arts organizations that qualify as eligible private nonprofit organizations (known as PNPs within FEMA) will apply through the [Public Assistance Online Grants Portal](#). Applicants can use the Public Assistance Grants Portal

to register for and update an applicant profile, submit a "Request for Public Assistance," and upload documents.

#### + FEMA DISASTER RECOVERY CENTERS (DRCS)

Immediately following a presidential disaster declaration, FEMA may open [Disaster Recovery Centers \(DRCs\)](#) that act as **temporary offices** where you can get information about disaster resources and assistance with relief applications. DRCs are places where individuals can go for more information about FEMA programs, other programs intertwined with FEMA, and other resources. DRCs also work with Voluntary Agency Liaisons (VALs) who help provide links to other community services and partners. If you have no power, mailbox, or Internet access, the DRC can be an extremely helpful touchstone following a disaster. DRCs are accessible and equipped to accommodate disaster survivors who need disability-related communication aids.

#### + FEMA INSPECTIONS

An inspection for eligible damages is likely to be a part of every FEMA process. FEMA inspections are free. If someone approaches you about providing a FEMA inspection for a fee, it is likely a scam. Do not pay for an inspection.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.fema.gov/disaster/declarations>
- <https://www.disasterassistance.gov/help/faqs>
- <https://www.disasterassistance.gov>
- <https://www.fema.gov/about/news-multimedia/mobile-app-text-messages>
- <https://grantee.fema.gov/EventOpenRequestPeriod>
- <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4627>

# FEMA INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP): HOUSING ASSISTANCE



## RELEVANT TO: **INDIVIDUAL ARTISTS AND CULTURAL WORKERS IN NEED OF HOUSING ASSISTANCE**

When you visit [DisasterAssistance.gov](https://DisasterAssistance.gov), the website will recommend several programs that may assist you after a disaster. If you have housing and other unmet needs, it may point you to resources in FEMA's Individuals and Households Program. The IHP subdivides into Housing Assistance and Other Needs Assistance (ONA). You will only need

to create one account with FEMA that you can use to access multiple sources of support. You will be asked to submit different kinds of documentation to determine eligibility for Housing Assistance as well as Other Needs Assistance. In this guide, we have separated out these two funding sources to make clear what each source covers.

## DESCRIPTION OF PROGRAM

After a [presidentially declared disaster](#), FEMA's [Individual and Households Program: Housing Assistance](#) provides financial and direct services to disaster survivors when their primary residence has been damaged or destroyed. FEMA Housing Assistance is only available to cover costs *not covered by insurance*. The following types of housing assistance may be available to you if your housing has been affected by a disaster:

### + TEMPORARY HOUSING ASSISTANCE

Financial assistance to homeowners or renters to rent a temporary place to live if your home is unlivable because of the disaster. If there are no rental properties available, as a last resort, FEMA may provide a housing unit, such as a mobile home, travel trailer, or apartment, for your temporary housing needs.

### + LODGING EXPENSES REIMBURSEMENT

Reimbursement of hotel expenses for homeowners or renters for short periods of time if your home is unlivable, inaccessible, or one or more of your essential utilities (water, sewer, electricity, gas) is not functional due to the disaster.

### + HOME REPAIR

Financial assistance to homeowners to repair disaster-caused damage to your primary residence, to make the home safe, sanitary, and fit to occupy.

### + HOME REPLACEMENT

Financial assistance to homeowners to help replace your home if it was destroyed in the disaster.

## + PERMANENT HOUSING CONSTRUCTION

Direct or financial assistance to homeowners for the construction or repair of a home. This type of help occurs only in certain unique cases where no other type of housing assistance is possible.

According to FEMA, "... assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts." FEMA will not restore your home to its pre-disaster state. FEMA will only cover costs **not covered** by insurance settlements.

## APPLICATION PROCESS

FEMA's Housing Assistance process attempts to be as streamlined as possible to meet the immediate needs for shelter after a disaster. FEMA Individuals and Households Program has one application process that includes Housing Assistance and Other Needs Assistance. Other Needs Assistance is described in more detail on page 19.

- 1. Application:** You can register to apply for FEMA disaster assistance through the online portal at [DisasterAssistance.gov](https://DisasterAssistance.gov), via [FEMA's free mobile app](#), by calling FEMA toll-free at 800-621-3362, or at a Disaster Recovery Center. If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you can call 800-462-7585. If you use 711 or Video Relay Service (VRS), you can call 800-621-3362.
- 2. Inspection:** Once you apply for assistance, FEMA will verify your losses to determine if you are eligible for assistance. FEMA may verify your losses by sending an inspector to your home, using technology such as geospatial inspections, or by reviewing documentation you provide. If you have insurance, FEMA may only provide assistance if your needs are not met by your insurance company. **FEMA inspections are always free. Do not pay a fee for someone to inspect your damages.**
- 3. Funding:** If you are eligible, FEMA can provide funds to you either via check or electronic funds transfer directly to your bank.

**+ IMPORTANT TIME-SENSITIVE STEPS**

**Application Deadline:** Apply to FEMA within 60 days of the presidential declaration.

**Documentation:** Take photos of your damaged home and belongings and make a list of lost and damaged items.

Preparedness tip: It is extremely useful to have images of your home and belongings *before* a disaster occurs, for insurance and damage validation purposes. Consider saving your files to Cloud storage in case your device gets lost or damaged.

See page 8 of this guide for more information about declared disasters, incident periods, and designated areas.



**DECISION POINT 1**

IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

- + Has there been a presidential declaration of emergency or disaster?
- + Has it been less than 60 days since the declaration?
- + Was your primary residence damaged by the disaster?
- + Do you need temporary housing, shelter, and/or financial assistance to repair your primary residence to be safe and sanitary?
- + Did the damage to your housing occur within the declared incident period?
- + Is your housing in the official designated area?
- + Are you or someone in your household, including a minor child, a U.S. citizen, non-citizen national, or qualified alien?
- + If you have insurance, have you filed an insurance claim?

## WHAT YOU NEED TO APPLY

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To apply for FEMA Housing Assistance you need:

- Your Social Security number (SSN) OR the SSN of a minor child in the household who is a U.S. citizen, non-citizen national, or qualified alien
- Total annual household income before taxes
- Contact information (phone number, mailing address, email address, and damaged home address)
- Insurance information (coverage, insurance company name, etc.)
- Bank account information (If you are eligible to receive financial assistance, the money can be deposited directly into your account.)

In some disasters, the Department of Housing and Urban Development provides funds in impacted areas that may be regranted to assist with housing. See page 66.



### DECISION POINT 2

#### IS IT WORTH MY TIME AND EFFORT TO APPLY?

FEMA Housing Assistance is intended to help if your housing is damaged or destroyed as the result of a declared emergency or disaster. If you have no insurance, FEMA Housing Assistance could make a dramatic difference. However, it will not fully restore your residence to pre-disaster condition. If you have homeowners, renters, or other types of insurance that will cover costs associated with temporary housing and/or repairing and replacing your home, FEMA may only provide Housing Assistance after you've exhausted your other options.





## POSSIBLE HURDLES

### + RENTERS AND/OR ROOMMATES

If you live with roommates or non-family members, you will be provided FEMA Housing Assistance as one household. If the assistance provided to the household is not shared, or if the new residence is too small or causes undue hardship, members of the household may request assistance separate from their pre-disaster household.

### + INSURANCE

If you have insurance, you will have to provide thorough documentation that some or all of your costs have been denied by your insurance company.

### + PROOF OF OCCUPANCY

FEMA typically verifies occupancy through an automated public records check. Documents acceptable to provide proof of occupancy include utility bills, a bank or credit card statement, phone bills, pay stubs, a lease or housing agreement, rent receipts, or a driver's license, state-issued ID card, or voter registration card showing the damaged dwelling's address. Most of these documents must be dated within three months prior to the incident period of the disaster.

### + CITIZENSHIP

To qualify for assistance from FEMA's Individuals and Households Program (IHP),

you or a member of your household must be a U.S. citizen, a non-citizen national, or a qualified alien with a green card. Adults who don't qualify under one of these three categories, including individuals who are undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number.

### + IN-HOME STUDIO

FEMA will not cover the costs of business property damages. If you are an artist or arts organization operating out of your house and file taxes based on income you are making from working in a home studio, damages to that portion of your house and its contents are not eligible for Housing Assistance. You must instead apply for an SBA Business Disaster Loan for those specific damages.

## REPORTING AND REPAYMENT

FEMA Housing Assistance grants are tax free and do not need to be repaid. However, if you use FEMA funds while waiting for an insurance settlement, any FEMA money issued to you will be considered an advance that must be repaid when your insurance claim is settled.

Since FEMA Housing Assistance is limited to helping people with essential needs, most disaster help from the federal government is through low-interest loans from the U.S. Small Business Administration (SBA). You must repay those loans.



## HELPFUL HINTS

### + What can I spend Housing Assistance money on?

Housing Assistance can be used to rent another place to live, make repairs to your home, or go toward replacing your home if it was destroyed by the disaster. Disaster grants should not be used for travel, entertainment, regular living expenses, or any discretionary expenses not related to housing loss due to the disaster. If you receive FEMA assistance, you should keep receipts that document how you spent FEMA grants for three years.

### + What kind of documentation do I need?

As an applicant, you may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

### + What happens after a FEMA inspection?

After applying for assistance, you will receive a letter regarding your application status. Some applicants may receive a text message or email if they have signed up for those services. Many times, applicants will need to submit extra documents for FEMA to process their application. Do not be discouraged if you get a letter saying you need to provide additional information in order to be eligible for assistance.

### + Can I put FEMA funds toward my deductible?

FEMA funds cannot be used for homeowners or renters insurance deductibles.

### + What if I apply but don't get the amount of support I think I'm eligible for?

Everyone has the right to appeal a decision. An administrative issue might have caused a problem with your application. If you feel the amount or type of assistance is incorrect, submit a signed, written explanation describing why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses. You must submit your appeal within 60 days of the date on your determination letter.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

- <https://www.DisasterAssistance.gov>
- <https://www.fema.gov/assistance/individual/program>
- <https://www.fema.gov/disasters/disaster-declarations>
- <https://www.fema.gov/about/news-multimedia/mobile-app-text-messages>

# FEMA INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP): OTHER NEEDS ASSISTANCE (ONA)



## RELEVANT TO: INDIVIDUAL ARTISTS AND CULTURAL WORKERS

When you visit [DisasterAssistance.gov](https://DisasterAssistance.gov), the website will recommend several programs that may assist you after a disaster. If you have housing and other unmet needs, it may point you to resources in FEMA's Individuals and Households Program. The IHP program subdivides into Housing Assistance and Other Needs Assistance

(ONA). You will only need to create one account with FEMA that you can use to access multiple sources of support. You will be asked to submit different kinds of documentation to determine eligibility for Housing Assistance as well as Other Needs Assistance. In this guide, we have separated out these two funding sources to make clear what each source covers.

## DESCRIPTION OF PROGRAM

FEMA's Other Needs Assistance (ONA) provides money for necessary expenses and serious needs caused by a presidentially declared disaster that are not covered by insurance or by low-interest loans from the Small Business Administration. .

### Potential expenses covered by ONA:

- + Childcare
- + Medical and dental expenses
- + Funeral and burial expenses
- + Loss or damage to essential household items (furniture, appliances)
- + Clothing
- + Tools including specialized or protective clothing and equipment required for your job
- + Educational materials (computers, textbooks, supplies)

- + Clean-up equipment (chainsaw, dehumidifier)
- + Loss or damage to an essential vehicle
- + Moving and storage expenses
- + Other necessary expenses or serious needs as determined by FEMA

FEMA collaborates with the Small Business Administration (SBA) to determine applicant eligibility for some types of ONA. To seek financial assistance for costs associated with personal property damage or transportation, you will first have to apply for a disaster loan from the SBA. If you do not qualify for an SBA loan or you are approved for a loan that does not meet all the necessary expenses of the disaster, FEMA may be able to provide assistance for unmet needs under ONA. Expenses covered by ONA regardless of SBA loan status include assistance with funeral expenses, medical and dental expenses, and childcare.

## APPLICATION PROCESS

FEMA Other Needs Assistance is part of your overall application to access FEMA resources. You do not need to submit a separate application with FEMA for Other Needs Assistance. The following steps are the same for accessing all forms of Individuals and Households Program assistance.

- 1. Application:** You can [register to apply](#) for FEMA disaster assistance through the online portal at [DisasterAssistance.gov](https://DisasterAssistance.gov), via [FEMA's free mobile app](#), by calling FEMA toll-free at 800-621-3362, or at a Disaster Recovery Center. If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you can call 800-462-7585. If you use 711 or Video Relay Service (VRS), you can call 800-621-3362.
- 2. Inspection:** A FEMA inspector may contact you to inspect your overall damages, including damages that could be eligible for ONA. Not all types of ONA require an inspection; some types of ONA require you to submit documentation showing your disaster-related losses. **FEMA inspections are always free. Do not pay a fee for someone to inspect your damages.**
- 3. Funding:** If you are eligible, FEMA can provide funds to you either via check or electronic funds transfer directly to your bank.

### + IMPORTANT TIME-SENSITIVE STEPS

**Application Deadline:** Apply to FEMA within 60 days of the presidential declaration

**Documentation:** Take photos of your damages and keep all receipts associated with the above expenses

See page 8 of this guide for more information about declared disasters, incident periods, and designated areas.



## DECISION POINT 1

### IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

- + Has there been a presidential declaration of disaster or emergency?
- + Has it been less than 60 days since the declaration?
- + Do you have needs and/or expenses such as the ones listed above as a direct result of the disaster?
- + Were you or your damaged items in the officially designated disaster area when the disaster occurred?
- + If you have insurance, have you filed an insurance claim? Do you have disaster-related losses not covered by your insurance?
- + Are you or someone in your household, including a minor child, a U.S. citizen, non-citizen national, or qualified alien?

## WHAT YOU NEED TO APPLY

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There is not a separate Other Needs Assistance application. You will need to register with FEMA and provide the information below to apply for any Individuals and Households Program resources:

- Your Social Security number (SSN) OR the SSN of a minor child in the household who is a U.S. citizen, non-citizen national, or qualified alien
- Total annual household income before taxes
- Contact information (phone number, mailing address, email address, and damaged home address)
- Insurance information (coverage, insurance company name, etc.)
- Bank account information (If you are eligible to receive financial assistance, the money can be deposited directly into your account.)



## DECISION POINT 2

### IS IT WORTH MY TIME AND EFFORT TO APPLY?

After a disaster, FEMA Other Needs Assistance is there to help with your critical needs that are unmet by other sources. ONA addresses a range of issues that crop up as the result of a disaster and works in tandem with the SBA to help you recover. If you have medical, dental, funeral, or childcare expenses because of a disaster, ONA could provide tax-free financial help for costs insurance will not cover. If you have no insurance at all, ONA could make a dramatic difference. If you have personal property damage and/or damage to your vehicle, FEMA may refer you to the Small Business Administration to apply for a low-interest, fixed-rate disaster loan to cover these costs. If you do not qualify for the loan, FEMA ONA may be able to help with these costs.



## POSSIBLE HURDLES

### + INSURANCE

If you have insurance, you will have to provide thorough documentation that some or all of your costs have been denied by your insurance company.

### + DOCUMENTATION

If you don't have or can't access your personal records after a disaster, providing all of the necessary paperwork may prove challenging. However, FEMA may provide alternative options for documentation depending on your circumstances.

### + CITIZENSHIP

To qualify for assistance from FEMA's Individuals and Households Program (IHP),

you or a member of your household must be a U.S. citizen, non-citizen national, or qualified alien with a green card. Adults who don't qualify under one of the three categories above, including individuals who are undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number.

### + ARTS-RELATED BUSINESS COSTS

FEMA will not cover the costs of damages associated with businesses. If your losses are associated with work you do as an artist, these could be considered business related and will require that you seek a disaster loan from the SBA instead.

## REPORTING AND REPAYMENT

FEMA Other Needs Assistance grants are tax free and do not need to be repaid. However, if you use FEMA funds while waiting for an insurance settlement, any FEMA money

issued to you will be considered an advance that must be repaid when your insurance claim is settled.



### HELPFUL HINTS

#### + Do I have to apply for an SBA Loan in order to get Other Needs Assistance funds?

While personal property and transportation needs may require you to apply for an SBA loan, certain serious needs may be covered by ONA grants regardless of applying for an SBA loan:

**Funeral assistance** is available to eligible individuals and households who incur or will incur expenses related to a death attributed directly or indirectly to a disaster.

**Medical and dental assistance** is available to cover injury or illness; loss of prescribed medication and equipment; insurance co-payments; or loss of or injury to a service animal not covered by insurance.

**Childcare assistance** is available as a one-time payment, covering up to eight cumulative weeks of childcare expenses for a household's increased financial burden to care for children aged 13 and under, and/or children up to age 21 with a disability who need assistance with daily living activities as defined by federal law.

**Miscellaneous or other items assistance** may be available as reimbursement for items purchased or rented for use in disaster recovery, such as gaining access to your property or cleaning. Eligible items are identified by the state, territorial, or tribal government and may include items like chainsaws and dehumidifiers.

#### + What happens after a FEMA inspection?

After applying for assistance, you will receive a letter regarding your application status. Some applicants may receive a text message or email if they have signed up for those services. Many times, applicants will need to submit extra documents for FEMA to process their application. Do not be discouraged if you get a letter saying you need to provide additional information in order to be eligible for assistance.



- + I have medical and dental insurance but cannot afford the deductible.

With FEMA ONA, funds may be used for medical or dental insurance deductibles and co-payments for eligible expenses.

- + What if I apply but don't get the amount of support I think I'm eligible for?

Everyone has the right to appeal a decision. An administrative issue might have caused a problem with your application. If you feel the amount or type of assistance is incorrect, submit a signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses. You must submit your appeal within 60 days of the date on your determination letter.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.DisasterAssistance.gov>
- <https://www.disasterassistance.gov/help/faqs>
- <https://www.fema.gov/about/news-multimedia/mobile-app-text-messages>



# FEMA

## PUBLIC ASSISTANCE (PA)



### RELEVANT TO: **ORGANIZATIONS**

According to FEMA, “the mission of FEMA’s Public Assistance (PA) Program is to provide assistance to state, local, territorial, or tribal (SLTT) governments and certain types of private nonprofit (PNP) organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President. Through the PA Program, FEMA provides supplemental grant assistance for debris removal, emergency

protective measures, and the restoration of disaster-damaged, publicly owned facilities and specific facilities of certain PNP organizations. The PA Program also encourages protection of these damaged facilities from future incidents by providing assistance for hazard mitigation measures. FEMA provides this assistance based on authority in statutes, executive orders (EOs), regulations, and policies through a cost-sharing model.”

## DESCRIPTION OF PROGRAM

The FEMA Public Assistance (PA) program offers financial assistance **via reimbursement** to eligible state, local, territorial, or tribal governments and certain types of private nonprofit organizations in designated areas after a **presidentially declared disaster**. FEMA refers to private nonprofit organizations as PNPs. **Public Assistance is not available to for-profit businesses.**

Through the PA Program, FEMA provides grants for:

- **Emergency Work:** immediate protective measures and debris removal
- **Permanent Work:** restoration of damaged facilities, including cost-effective hazard mitigation to protect the facilities from future damage

FEMA divides PNPs into two categories: *critical* organizations providing essential services (e.g., hospitals and schools) and *noncritical* organizations providing essential services. As an arts organization you may qualify as a noncritical organization and be eligible for FEMA PA, but your process will be different from that of critical PNPs. To be eligible for FEMA PA as a noncritical organization you will be required to apply for a low-interest disaster loan from the Small Business Administration as well as exhaust all other resources, such as insurance. FEMA provides assistance through a cost-sharing model where FEMA covers 75 percent of expenses and funding recipients are responsible for 25 percent.

**FEMA gives the following examples of eligible noncritical private nonprofit organizations (PNPs) providing arts-related services:**

Art services authorized by a state, local, territorial, or tribal government, including, but not limited to:

- Arts administration
- Art classes
- Management of public arts festivals
- Performing arts classes

Community center activities that serve the public

Multi-purpose arts programming

Performing arts centers with a primary purpose of producing, facilitating, or presenting live performances, including:

- Construction of production materials
- Creation of artistic works or productions
- Design
- Professional training
- Public education

If your arts nonprofit has been affected by a disaster and you want to pursue FEMA funding, you will be undertaking a variety of lengthy parallel processes with insurance, the SBA, and possibly other lenders. Because the process is layered and can be time consuming, you should make sure it is worthwhile to seek this funding stream.

FEMA and the SBA have different processes and deadlines and both must be followed.

To qualify for a FEMA PA grant, the cost of your project must be at least \$3,300. To apply you will need your nonprofit's founding documents (non-profit status letter, bylaws, and related items) as well as proof of ownership or responsibility to maintain your facility. This is described in more detail later.

FEMA's **Public Assistance Program and Policy Guide (PAPPG)** delineates everything about FEMA Public Assistance in precise FEMA terminology, which we use here but try to simplify. The policy guide is commonly referred to as "Papa-G". You may hear this used frequently in FEMA and disaster-assistance settings.

## APPLICATION PROCESS

After a disaster, FEMA identifies impacts and prioritizes recovery efforts in partnership with state and local agencies. As a nonprofit arts organization you will likely be working with a state or local agency that receives FEMA funding (referred to as the "Recipient") and is charged with disbursing (re-granting) it within the community. Organizations that apply for funding through their local agency are referred to as "Applicants." If they receive funding they are then referred to as "Subrecipients." This terminology can be a bit

confusing as you are reading through the guidelines. When it has been decided that FEMA will allocate PA funding after a disaster, the Recipient will hold a local briefing, referred to as an “Applicant Briefing,” that your organization should try to attend to obtain more information.

FEMA lays out a detailed seven-step process for PA applicants. Though it’s a bit dense with FEMA-speak, we have closely followed their labels for consistency and to give you an idea of what to expect.

### 1. Operational Planning

Your organization will need to register to access FEMA’s online grants system ([Grants Portal](#) – NOT through DisasterAssistance.gov) and submit a Request for Public Assistance (RPA) within 30 days of the disaster declaration. RPAs are reviewed for eligibility by the local agency and FEMA. Once complete, you will be assigned a Program Delivery Manager (PDMG) who will schedule a call and a “scoping” meeting to provide you with information about the next steps.

### 2. Impacts and Eligibility

Your organization must report all disaster-related impacts **within 60 days of the scoping meeting**. FEMA works with you to make a final list of damages, logically group projects together, conduct site inspections, and collect information and documentation.

The purpose of the FEMA inspection is to validate, quantify, and document the cause, location, and details of the reported damage and debris. FEMA may also identify environmental and historic preservation issues, project-related conservation opportunities, and PA mitigation opportunities during the site inspection.

### 3. Scoping and Costing

FEMA reviews project descriptions, scopes of work including hazard mitigation plans, and costs for each project and validates all your documentation to ensure its integrity and legal compliance pertaining to all laws, regulations, and executive orders regarding environmental and historic preservation.

#### 4. Final Reviews

FEMA finalizes the award agreement: FEMA and the local agency (the Recipient) review and validate your organization's application and perform another check on completeness and compliance with regulations. Your organization reviews all the terms and conditions and signs the agreement as the Subrecipient.

Work can be ongoing while this process is happening but there is always a possibility that FEMA may deny reimbursement for some of the work that has already been done or for the way that it has been carried out (e.g., not replacing building materials with the appropriate type on a historic building).

#### 5. Obligation and Recovery Transition

FEMA commits funds to your local agency. The funds are then distributed to your organization. Once your organization has signed all its projects' paperwork, FEMA coordinates with a representative from the local agency (the Recipient) to schedule a "Recovery Transition Meeting." The purpose of the recovery transition meeting is to transition the primary point of contact for your organization from FEMA field personnel to the Recipient. At the meeting, FEMA will confirm with your organization that all claimed damage is sufficiently and accurately documented, explain deadlines for completion of work and appeal, and ensure that you understand the terms and conditions of its projects.

#### 6. Post Award Monitoring and Amendments

Your organization will provide additional documentation as your recovery efforts unfold. You may submit a request to change the scope of work or costs of a project or request additional time to complete the project, which FEMA will review and consider. Your organization will be required to submit quarterly progress reports and may be audited. *Stay in touch with your Program Delivery Manager or local point of contact throughout the process.*

#### 7. Final Reconciliation and Closeout

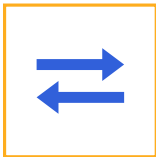
When the work is complete, your organization coordinates with your local point of contact to formally close your projects and file required reports.

**+ IMPORTANT TIME-SENSITIVE STEPS**

**Multiple Application Deadlines:** It’s critical to pay attention to the deadlines involved in the intertwined FEMA and SBA processes. They operate as separate entities, yet you must adhere to both to pursue FEMA PA. In order to apply for FEMA PA, you must register with FEMA **within 30 days** of the presidential disaster declaration. **You must also meet the SBA deadlines** to apply for a Business Disaster Loan (page 43).

**File Insurance Claim:** Start the process with your insurance company **immediately and simultaneously** to beginning the FEMA process.

**Reporting Deadline:** After your “scoping” meeting with your program manager, you must report all disaster-related impacts to FEMA **within 60 days**, including providing all the required documentation.



**DECISION POINT 1**

IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

Disaster Eligibility:

- + Has there been a presidential declaration of an emergency or disaster?
- + Has it been less than 30 days since the disaster was declared?
- + Did the damage to your property occur within the incident period of the declared disaster?
- + Is your organization in one of the designated areas (e.g., county, parish, borough, municipality)?

Organizational Eligibility:

- + Are you providing noncritical, essential services as defined by FEMA?  
If yes, this process will also entail an application for an SBA disaster loan as part of the PA process
- + Do you have state or federal tax-exempt status?
- + Are you legally responsible for the building, either as an owner or tenant responsible for repairs?
- + Are costs in excess of \$3,300 but less than \$131,100 for a “small project”?  
Large projects are reviewed on a case-by-case basis.
- + Do you have cash to cover the costs of the work upfront?

## WHAT YOU NEED TO APPLY

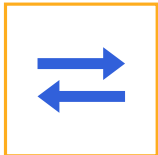
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Gather the following documents to submit a Request for Public Assistance (RPA):

- A current ruling letter from the U.S. Internal Revenue Service granting tax exemption to your organization
- Documentation from the State substantiating your organization is a non-revenue producing nonprofit entity organized or doing business under state law
- Proof of ownership if your organization owns the damaged facility
- If your organization leases the damaged facility, a copy of the lease or other proof of legal responsibility to maintain it
- List of services provided in the damaged facility, when, and to whom they are provided

You may also have to provide:

- IRS tax documentation
- Pre-disaster charter, bylaws, and amendments
- Evidence of longstanding routine (day-to-day) use (e.g., a calendar of activities)
- Other special requirements for membership organizations
- Other documentation required by your state or territory



### DECISION POINT 2

#### IS IT WORTH MY TIME AND EFFORT TO APPLY?

Let's not mince words here: applying for FEMA Public Assistance is a lot of work and is sometimes considered a last resort for arts nonprofits. The number of hoops you will have to jump through in order to receive reimbursements for narrowly defined projects that are closely monitored and evaluated (to ensure that FEMA funds are being applied appropriately) could be too numerous for the limited capacity of small and mid-sized arts organizations. The process is repetitive and adds significant work to tasks that are already difficult in the aftermath of a disaster. You could be better off focusing on recouping losses via insurance, a disaster loan from the SBA, and loyal donors willing to chip in.

On the other hand, FEMA Public Assistance is not accessed enough by the arts. It is a stream of funds meant to support nonprofits recovering from disaster. Since we are living in unprecedented times of disaster, your need may be big



enough to require FEMA Public Assistance. Pursuing FEMA PA for what qualifies as Emergency Work such as debris removal and/or emergency protective measures could be extremely beneficial and less complicated than pursuing PA for your longer-term repairs and replacements (Permanent Work). The process of receiving PA for Permanent Work projects is time consuming and filled with obstacles that are particularly difficult to navigate for nonprofits used to having flexibility, autonomy, and less-detailed systems of accounting.

If you have the capacity and patience to see the FEMA Public Assistance process through, your organization may benefit from improved organizational systems, which will come in handy when the next disaster hits.

**EXAMPLE:** Your mid-sized arts organization had its facility leveled by a tornado. FEMA PA Emergency Work could help with your immediate needs to clean up and prevent further damage to whatever is left. As you register for FEMA you will need to file your insurance claim(s). FEMA PA funds will only assist with costs not covered by your insurance. If your organization decides to pursue PA for “Permanent Work” to help repair,

rebuild, or restore your facility, you will also have to apply for a Business Physical Disaster Loan from the SBA. If you are approved for an SBA loan but it doesn’t cover the basic costs of repairing your facility, you may be eligible for FEMA PA funds for whatever your insurance and the SBA loan won’t cover. If your organization decides to turn down the SBA loan, you can only access FEMA PA funds for your costs minus what you would have received from the SBA.



## POSSIBLE HURDLES

There are many hurdles that your organization may encounter in pursuing FEMA PA. Here are a few to know of in advance:

### + FACILITY CONDITIONS PRE-DISASTER

If your facility was already having issues that may have aided the damage caused by the disaster (e.g., a roof that needed to be replaced), the pre-disaster conditions could be deemed a significant contributing factor in damages and make your PA request ineligible.

### + LEASED FACILITIES

If you lease your facility, FEMA will review the lease agreement to determine legal responsibility for repair of damage caused by the incident. If the lease does not specify either party (owner or tenant) as responsible, FEMA considers the owner of the facility legally responsible for the costs to restore the facility. In this instance, as a lessee, your organization would be ineligible for assistance.

**+ ENVIRONMENTAL AND HISTORIC PRESERVATION REQUIREMENTS**

Several regulations establish requirements to protect the environment and preserve historic and archaeological resources. FEMA reviews each PA project to ensure that the work complies with applicable federal environmental and historic preservation laws and regulations. As an applicant, your organization is responsible for complying with applicable federal, state, territorial, or tribal environmental or historic preservation laws even if FEMA is not providing PA funding for all of the work.

**+ MIXED-USE FACILITY**

All private nonprofits are subject to review for eligible and ineligible services. Facilities that provide both eligible and ineligible services are considered mixed-use facilities. FEMA will determine the amount of physical space dedicated to eligible and ineligible services to determine the funding amount. Even if you receive FEMA PA to restore a portion of your facility, your organization will still be responsible for restoring the entire facility if you accept PA funds.

**+ SMALL BUSINESS ADMINISTRATION LOAN REQUIREMENT**

As a reminder, the process of seeking assistance from FEMA for work other than debris removal and hazard mitigation is interrelated with applying for an SBA Business Physical Disaster Loan. For nonprofits that provide noncritical, essential social services, like most arts nonprofits, FEMA only provides PA “Permanent Work” funding for damage-related costs that an SBA loan will not cover. Therefore, arts organizations must also apply

for a disaster loan from the SBA and receive a determination in order for FEMA to determine if it will offer any Public Assistance funding. If your organization misses the SBA application deadline, including any SBA-approved extension, you cannot apply for “Permanent Work” funding. If your organization declines an SBA loan, PA funding is limited to the costs that the loan would not have otherwise covered. This applies even when your organization cannot accept the terms of the loan, and the SBA therefore denies the loan, which may occur if your organization does not meet minimum loan requirements.

More information on Public Assistance for private nonprofits is available in the [Public Assistance Program and Policy Guide \(PAPPG\)](#), including the SBA requirement in Chapter 4, Section II. B.2 Small Business Administration Loan Requirement.

**+ COSTS, CONTRACTS, LABOR**

A lengthy portion of the [Public Assistance Program and Policy Guide \(PAPPG\)](#) gives a detailed explanation of how costs are determined eligible and how labor, particularly contracted labor, must be managed. Adhering to these guidelines could be difficult for smaller arts organizations that are used to using volunteer labor and/or resources they access through board members. These donated resources do not make a project ineligible, but they must be thoroughly tracked. Donated goods and services offset the project amount eligible for funding. Beginning any work before making sure that your organization is in compliance with FEMA procedures could deem your costs ineligible for PA. Refer to PAPPG for thorough guidelines for more information.



## REPORTING AND REPAYMENT

FEMA Public Assistance funds are used to reimburse your organization for expenses related to eligible projects. Once you're in the system, your project will be continually reviewed to ensure compliance with PA requirements, making sure you are following

all protocols and not “double dipping” to receive funds. When your project is complete, you will enter the “closeout” phase of the process and a full evaluation of expenses, project completeness, and adherence to the pre-defined scope of work will be done.



### HELPFUL HINTS

#### + What does FEMA Public Assistance cover?

FEMA PA can cover debris removal, repair of your facility, repair and/or replacement of building contents, and mitigation of further disaster damage to your facility. FEMA does not provide PA funding for repair of damage caused by deterioration or deferred maintenance.

FEMA requests information and documentation required to determine the eligibility of your damages. Your organization is responsible for providing information and documentation to support that your facilities, work, and costs are eligible based on the applicable laws, regulations, and policies. At a minimum, FEMA usually requires the “who, what, when, where, why, and how much” for each item claimed.

#### + How do you validate damage?

You will be required to supply photos and documentation of the damages your facility incurred as result of the declared disaster. When necessary, to validate damage, your organization may be required to provide:

- Pre-incident photographs of the impacted site or facility; and/or
- Documentation supporting pre-disaster condition of the facility (e.g., facility maintenance records, inspection/safety reports).

**Do not begin any work – including letting well-meaning volunteers get to work – without thorough documentation of the damages.**



✦ **What if my insurance doesn't respond within the specified FEMA timeframes?**

As long as you have registered with FEMA and started the process of filing your insurance claims, FEMA will continue to assist you with your project. FEMA may be able to provide funding based on the amount of your anticipated insurance proceeds and can adjust the amount if necessary, when actual insurance proceeds are known.

✦ **How soon would my nonprofit get funds?**

It can be weeks or months. How soon you will receive your reimbursements is dependent on many factors, but it is not a quick process.

✦ **Do I have to pay for everything upfront?**

Yes. FEMA PA works by reimbursing your organization for eligible expenses. Your organization must be able to pay project-by-project and await reimbursement. If your application includes multiple projects, you will be paid in installments as you work your way through the repairs.

✦ **What if I'm not sure that my nonprofit's services are critical or noncritical or if we're an eligible organization providing noncritical service?**

If you are not sure where your nonprofit falls within FEMA categorizations, read the full description in [Public Assistance Program and Policy Guide \(PAPPG\)](#). You can also proceed with the first step in the request process and FEMA or the corresponding state agency will tell you where you fall within their eligibility requirements.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.fema.gov/disasters/disaster-declarations>
- [https://www.fema.gov/sites/default/files/documents/fema\\_pappg-v4-updated-links\\_policy\\_6-1-2020.pdf](https://www.fema.gov/sites/default/files/documents/fema_pappg-v4-updated-links_policy_6-1-2020.pdf)
- <https://grantee.fema.gov/EventOpenRequestPeriod>


# SMALL BUSINESS ADMINISTRATION (SBA) DISASTER RELIEF RESOURCES

## AGENCY OVERVIEW

The **Small Business Administration (SBA)** is a federal government agency that offers online tools, training programs, one-on-one counseling services, and funding to help small business owners start and grow businesses. It also provides several kinds of direct, low-interest loans to help individuals and businesses recover after a disaster.

In this guide, we look at three longstanding SBA Disaster Loan programs that may be useful to artists, cultural workers, arts organizations, and arts-related businesses:

 **Home and Personal Property Disaster Loans**  
of interest to artists and cultural workers

 **Business Physical Disaster Loans**  
of interest to arts organizations and arts-related businesses

 **Economic Injury Disaster Loans**  
of interest to arts organizations and arts-related businesses

These SBA loan programs are available after a presidentially declared disaster but unlike FEMA

programs, SBA loans are not dependent on a presidential declaration. The SBA can decide on its own whether or not to make loans available. The programs include fixed, low-interest-rate loans with repayment periods that can go as long as 30 years, with first payments deferred to give disaster survivors time to recover before beginning repayment.

For a current list of SBA disaster declarations, go to [disasterloanassistance.sba.gov/ela/s/search-declarations](https://disasterloanassistance.sba.gov/ela/s/search-declarations)

SBA customer service representatives are available to help at 1-800-659-2955. Assistance is also available through your local [Small Business Development Center](#) and [Women's Business Center](#).

During the COVID-19 pandemic, the SBA rapidly modified and improved access to disaster loans to meet the specific needs associated with COVID-related economic crises and became a much more familiar, if not a household, name. Please note that the requirements and guidelines for the programs in this guide are *different* from COVID-specific loans.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

- <https://disasterloanassistance.sba.gov/ela/s/search-declarations>
- <https://americassbdc.org>
- <https://awbc.org>

# SMALL BUSINESS ADMINISTRATION HOME AND PERSONAL PROPERTY DISASTER LOANS



## RELEVANT TO: **INDIVIDUAL ARTISTS AND CULTURAL WORKERS**

The SBA Home and Personal Property Disaster Loan is for individuals seeking assistance with personal losses only. Arts organizations or arts-related businesses (including artists that operate as an LLC) should apply for an SBA Business Physical Disaster Loan (page 43) and/or an Economic Injury Disaster Loan (page 50).

## DESCRIPTION OF PROGRAM

A disaster loan from the Small Business Administration is a low-interest loan offered at a point of extreme need with the aim of helping individuals retain and repair their home and personal property after a [declared disaster](#).

- Homeowners may borrow up to \$200,000 to replace or repair their primary residence.
- Renters and homeowners may borrow up to \$40,000 to replace or repair personal property such as clothing, furniture, cars, and appliances that was damaged or destroyed in a disaster.
- If you make improvements that help reduce the risk of future property damage caused by a similar disaster (“mitigation”), you may be able to increase your loan amount by up to 20 percent over the cost of the physical damage.

See examples of disaster mitigation improvements that might be covered by an increased SBA loan at [ussba.github.io/brand/assets/sba/resource-partners/disaster-mitigation-factsheet-508.pdf](https://ussba.github.io/brand/assets/sba/resource-partners/disaster-mitigation-factsheet-508.pdf)

These loans help with disaster losses not fully covered by insurance or other sources. SBA Disaster Loans carry low interest rates set by law and generally feature low fixed monthly payments. Interest rates are determined based on the date of the disaster and are fixed for the life of the loan. Repayment generally begins 12 months after the date of the loan closing, during which time interest will accrue.

Individuals cannot apply directly to the SBA. You must create an account through FEMA as part of your SBA application process. Businesses, however, can go directly to the SBA.

## APPLICATION PROCESS

**Create an account** with the **Federal Emergency Management Agency (FEMA)**. If you have insurance, file your insurance claim before applying to the SBA.

- 1. Application:** It may take several hours to several days to complete the SBA application, depending on the state of and access to your financial records. The quickest and most efficient way to apply for a Home and Personal Property Loan is through the **SBA's online portal**. The most time-consuming part of this process will be gathering the financial statements and other paperwork required to complete the application. Applicants with insurance should **not wait for their claim to be settled** before applying to the SBA.
- 2. Review:** SBA representatives will estimate the costs of damages, review your application, repayment ability, and credit score, and make a decision within two to three weeks.
- 3. Closure and disbursement:** Once loan documents are signed and returned, an initial disbursement can be made within five days.

### + IMPORTANT TIME-SENSITIVE STEPS

**Registration Deadline:** In order to apply to the SBA, you must register with FEMA to seek disaster assistance **within 60 days** of the declared disaster.

**Application Deadline:** You must apply for an SBA Physical Disaster Loan within 60 days of the disaster declaration. However, in some instances, deadlines get extended. Check the application deadline with the SBA website or an SBA representative.

**File a claim with your insurance company immediately.** Do not wait for your insurance company's response to start the application process. If you do not have insurance, you may still apply for an SBA loan. You may be required to obtain insurance as a part of your SBA loan agreement.



## DECISION POINT 1

### IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

- + Has there been a presidential declaration of disaster?  
If not, has the SBA made a disaster declaration?
- + Has it been less than 60 days since the declared disaster?
- + Has your residence or personal property been damaged as the direct result of a disaster?
- + Did the damage occur within the declared time frame of the incident?
- + Is your residence or property in the designated area?
- + If you have insurance, have you filed an insurance claim?
- + Do you keep financial records and/or do you have access to your financial statements?
- + Do you have proof of ownership/occupancy?

## WHAT YOU NEED TO APPLY

The SBA recommends that you call to speak to a customer service representative before you begin the application process: 800-659-2955. To apply, you will need the following information to fill out the [SBA Disaster Loan Application](#) and provide the required supporting documents:

### + APPLICATION

- FEMA registration number
- Contact information for primary and joint applicants
- Social Security numbers for all applicants
- Income and employment information
- Information about assets and debts
- Insurance information – homeowners, renters, vehicle, and flood insurance
- Consent to have your bank, insurance company, employers, and other creditors release your information

## + SUPPORTING DOCUMENTS

- Tax authorization to verify income for two years
- Current paystubs if you have changed employment in the past two years. *If you are a freelance artist you may be eligible for a Business Disaster Loan. See the next section.*
- Insurance disclosure, insurance claim, adjustment, settlement
- If you own your residence, a complete, legible copy of the deed, including the legal description of the property
- If the damaged property is your primary residence, proof of residency at the damaged address
- If you have damage to an automobile or other vehicle, proof of ownership (a copy of the registration, title, bill of sale, etc.)



### DECISION POINT 2

#### IS IT WORTH MY TIME AND EFFORT TO APPLY?

An [SBA Home and Personal Property Disaster Loan](#) can be extremely useful if your residence or property has been damaged in a disaster and your insurance coverage is not adequate. This loan program is an essential resource for individuals and families hit by disaster. The process can be more involved than the private-sector loan process, requiring more paperwork and taking more time, but if you are approved, the guaranteed low interest rate and long repayment period can be a realistic option for recovery. If you are worried that you will not qualify or be able to repay a loan, you should still complete the SBA application process so that the SBA can refer you back to FEMA where you will be considered for additional grant assistance. You cannot access those FEMA grant programs directly; you **must** be referred by the SBA.



## POSSIBLE HURDLES

Like any lender, the SBA will evaluate the amount of risk involved in taking you on as a borrower. You may face some hurdles in the process, but these loans are designed to be accessible. You should apply and work with the SBA even if you have a credit challenges or limited repayment ability.

### + CREDIT

In order to qualify for an SBA disaster loan, the Small Business Administration will perform a routine credit check to ensure that you meet its credit requirements. If your credit score is on the low side, the SBA will consider other factors, such as recent income and your history of rent, utilities, insurance, and other payments, to determine whether you qualify.

### + COLLATERAL

If you are in need of an SBA disaster loan larger than \$25,000, you will need to pledge available collateral. Collateral is any property or asset of value that a lender can use to secure the loan if there is substantial risk. For example, the SBA may consider real estate property as collateral for a large loan. If you were unable to meet the terms of the loan, you would forfeit the collateral. The SBA will not decline a loan for lack of collateral.

### + REPAYMENT ABILITY

As with any loan, the lender needs to consider your ability to pay back the loan in full. You too should consider whether you can afford to take on another monthly payment, especially if the disaster has affected your employment and/or income. See also Economic Injury Disaster Loans page 50.

### + INSURANCE

If approved, you must acquire and maintain insurance during the life of the loan, including but not limited to flood insurance or hazard insurance. If the disaster that caused the damage isn't covered by hazard insurance, you will be required to obtain insurance against the specific type of event that caused the damage (e.g., earthquakes, which are not covered by general hazard insurance). For some individuals, the limited availability and cost of these types of insurance may be prohibitive.

### + OTHER HURDLES

Other circumstances that may affect your ability to qualify are bankruptcy, criminal conviction in association with protests or "obscene" content, other arrests or criminal convictions, prior federal loans, and conflicts of interest if a spouse or family member works for the SBA.

## LOAN REPAYMENT

Once approved, a case manager will be assigned to work with you to help you meet all loan conditions. They will schedule disbursements until you receive the full loan amount.



Payments on SBA loans usually begin 12 months from the date of the loan closing. Your loan officer will explain the deferral period that is in effect when you apply. Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan if you receive funds from insurance.

SBA Disaster Loans carry low, fixed-interest rates set by law, and generally feature low fixed monthly payments. Interest rates may vary for different disasters and market conditions, but the interest rate on each loan is fixed for the term of the loan.



## HELPFUL HINTS

### + I don't think I can afford a loan. Why should I apply?

If you are a homeowner or renter and the SBA determines you cannot afford a loan, the SBA will automatically refer you to FEMA's Other Needs Assistance (ONA) program. The FEMA ONA program is a safety net available only to individuals and families and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans. Please note that if you were referred to the SBA for assistance and do not complete the SBA loan application you cannot be referred to FEMA even if the SBA would have been able to determine you cannot qualify for a loan.

### + Should I wait for my insurance settlement before I file my loan application?

No. Do not miss the filing deadline by waiting for an insurance settlement. The SBA can approve a loan for the total eligible losses and later adjust the loan eligibility or amount if you receive insurance funds. You are also under no obligation to accept the loan.

### + What is the interest rate?

For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. The SBA determines whether you can obtain other credit at reasonable terms and conditions in the amount needed to recover from the disaster. For example, if you have a few thousand dollars available on your credit card but your recovery needs are much greater, the SBA won't consider this a viable source of credit for disaster recovery and will not take this into account when setting your interest rate.



#### + What are the loan terms?

The maximum term is 30 years. The SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

#### + What can I use my disaster loan for?

Although the SBA can lend additional funds to make improvements that help prevent future disaster damage (called "mitigation"), you cannot use loan funds for upgrades or expansions that don't protect your home in a disaster.

#### + What if I decide to relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

#### + What if circumstances change and I can't repay my loan?

If you and your family struggle to recover, or changed circumstances make it challenging to pay back your loan, you must stay in communication with your loan officer and come up with a workable payment plan. SBA loans are not forgivable, and you don't want to default.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

- <https://disasterloanassistance.sba.gov/ela/s/search-declarations>
- <https://www.disasterassistance.gov> (for FEMA registration number)
- <https://connect.sba.gov/Home/CreateExternal>
- [https://disasterloanassistance.sba.gov/ela/file-asset/ELA0Loan\\_Application](https://disasterloanassistance.sba.gov/ela/file-asset/ELA0Loan_Application)
- <https://disasterloanassistance.sba.gov/ela/s/article/Disaster-Loan-Fact-Sheets>

# SMALL BUSINESS ADMINISTRATION BUSINESS PHYSICAL DISASTER LOANS

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## RELEVANT TO: **NONPROFIT ARTS ORGANIZATIONS AND ARTS-RELATED BUSINESSES**

SBA Business Physical Disaster Loans are available to arts nonprofits and businesses. Individuals that do not have a business may be eligible for Home and Personal Property Disaster Loans (page 36).

## DESCRIPTION OF PROGRAM

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A disaster loan from the Small Business Administration is a low-interest loan offered at a point of extreme need with the aim of helping small businesses and nonprofits stay open and retain their property and other assets after a **declared disaster**. **Businesses and private nonprofit organizations of all sizes may apply for a Physical Disaster Loan of up to \$2 million to repair or replace damaged real estate, inventory, machinery, equipment, furniture and fixtures.** If you make improvements that help reduce the risk of future property damage caused by a similar disaster (“mitigation”), you may be able to increase your loan amount by up to 20 percent over the cost of the physical damages.

See examples of disaster mitigation improvements that might be covered by an increased SBA loan at [ussba.github.io/brand/assets/sba/resource-partners/disaster-mitigation-factsheet-508.pdf](https://ussba.github.io/brand/assets/sba/resource-partners/disaster-mitigation-factsheet-508.pdf).

SBA disaster loans are for losses not fully covered by insurance or other sources. These loans carry low interest rates set by law, and generally feature low, fixed monthly payments. Interest rates may vary for different disasters and market conditions, but the interest rate on each loan is fixed for the term of the loan. Repayment generally begins 12 months after the date of the loan closing, during which time interest will accrue.

If your arts organization or business is located in a declared disaster area and experienced damage to your facility or property, you may be eligible for financial assistance from the SBA, even if you do not own your facility.

## APPLICATION PROCESS

The SBA Disaster Loan Application process can be broken down into three stages:

- 1. Application:** Apply to the SBA and file your insurance claims. This could take several hours or days, depending on the state and availability of your financial records. If you are an eligible private nonprofit organization that will be pursuing FEMA Public Assistance, you must also create an account through the [FEMA Public Assistance Online Grants Portal](#).
- 2. Review:** SBA representatives will estimate the costs of damages, review your application and credit score, and make a decision within two to three weeks.
- 3. Closure and disbursement:** Once loan documents are signed, an initial disbursement can be made within five days.

The quickest and most efficient way to apply for a Business Physical Disaster Loan is through the [SBA's online portal](#). The most time-consuming part of this process will be gathering the financial statements and other paperwork required to complete the application.

### + IMPORTANT TIME-SENSITIVE STEPS

**Application Deadline:** You must apply for an SBA Business Physical Disaster Loan within 60 days of the disaster declaration. If you are also pursuing FEMA Public Assistance, you must also meet the FEMA deadlines.

**File a claim with your insurance company immediately.** Do not wait for your insurance company's response to start the application process. If you do not have insurance, you may still apply for a loan. You may be required to obtain insurance as a part of your SBA loan agreement.



## DECISION POINT 1

### IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

- + Has there been a presidential declaration of disaster? If not, has the SBA made a disaster declaration?
- + Has it been less than 60 days since the declared disaster?
- + Does your organization or business need to repair or replace real estate, equipment, inventory, and/or fixtures damaged by the disaster?
- + Did the damage occur within the declared incident period?
- + Is your organization in the designated area?
- + If you have insurance, have you filed an insurance claim?
- + Does your organization or business have less than 500 employees?
- + Do you keep financial records? Do you have access to your financial statements?

## WHAT YOU NEED TO APPLY

The SBA recommends that you call to speak to a customer service representative before you begin the application process: 800-659-2955. You will need the following information to fill out the SBA Disaster Business Loan [application](#):

### + APPLICATION:

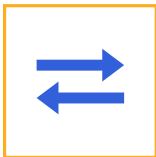
- Contact information for all applicants
- Social Security numbers for all applicants
- Property deed or lease
- Insurance information
- Employer Identification Number (EIN) for business applicants
- Consent to have your bank, insurance company, and other creditors release your information to the SBA for verification

### + SUPPORTING DOCUMENTS FOR ARTS-RELATED BUSINESSES:

- Tax information authorization forms on principal owners, partners, or managing members
- Complete copies of federal income tax returns for the business
- Personal financial statements of principal owners, partners, or managing members
- Information on debts owed

+ SUPPORTING DOCUMENTS **FOR ARTS**  
**NONPROFITS:**

- Complete copy of the organization’s most recent federal tax return or three years of “statements of activities”
- Information on debts owed
- Tax information authorization forms for any affiliated organizations



**DECISION POINT 2**

IS IT WORTH MY TIME AND EFFORT TO APPLY?

With substantial loan amounts, low interest rates, and a long payback period, an SBA loan can provide much needed help, *but not right away*. The SBA disaster loan process is involved and can be time-consuming. It is best suited for organizations that have kept good records and have the capacity to endure the process and wait for the disbursements. If you are concerned about your ability to repay and the requirements you will have to follow to be eligible, you may find that a direct fundraising or crowdsourcing campaign is a better option. However, if you are a small operation and your community has been hit hard, an SBA loan may be your best alternative to having to close indefinitely. Knowing that it will take patience and some perseverance, the SBA loan can provide much-needed assistance. Seek guidance from your accountant and board of advisors about taking on an SBA loan.



## POSSIBLE HURDLES

Like any lender, the SBA will evaluate the amount of risk involved in taking your organization or business on as a borrower. You may face some hurdles in the process but these loans are designed to be accessible. You should apply to and work with the SBA, even if your organization has credit challenges and/or lacks collateral.

### + CREDIT

In order to qualify for an SBA disaster loan, the Small Business Administration will perform a routine credit check to ensure that your business or organization meets its credit requirements. If your organization or business has credit challenges, the SBA will consider other factors, such as recent income and your history of rent, utilities, insurance, and other payments, to determine whether or not you qualify.

### + COLLATERAL

If your organization needs an SBA disaster loan larger than \$25,000, you will be asked to pledge available collateral. Collateral is any property or asset of value that a lender can use to secure a loan if there is substantial risk. For example, the SBA may consider your business property as collateral for a large loan. If you were unable to meet the terms of the loan, you would forfeit the collateral. The SBA will not decline a loan for lack of collateral.

### + REPAYMENT ABILITY

As with any loan, the lender needs to consider your ability to pay back the loan in full. Some businesses will rebound quickly and be able to repay the loan easily, while others may need

more money and more time to recover and adapt to the economic climate created by the disaster. If you are having problems paying your current fixed expenses, also check out SBA Economic Injury Disaster Loans (page 50).

### + INSURANCE

If approved, you must acquire and maintain certain kinds of insurance during the life of the loan, including but not limited to flood insurance or hazard insurance. If the disaster that caused the damage isn't covered by hazard insurance, you will be required to obtain insurance against the type of event that caused the damage (e.g., earthquakes, which are not covered by general hazard insurance). The limited availability and cost of these types of insurance may be prohibitive for some organizations and businesses.

### + OTHER HURDLES

Other circumstances that may impact your organization's ability to qualify are bankruptcy, criminal conviction in association with protests or "obscene" content, other arrests or criminal convictions, prior federal loans, and conflicts of interest if a spouse or family member works for the SBA.

## LOAN REPAYMENT

Once approved, a case manager will be assigned to work with you to help you meet all loan conditions. They will schedule disbursements until you receive the full loan amount.

The first payment on SBA disaster loans is generally due 12 months from the date of the loan closing. Your loan officer will explain the deferral period that is in effect when you apply. Your loan may be adjusted after closing due to your

changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan if you receive funds from insurance.

SBA Disaster Loans carry low fixed interest rates set by law, and generally feature low fixed monthly payments. Interest rates may vary for different disasters and market conditions, but the interest rate on each loan is fixed for the term of the loan.



### HELPFUL HINTS

#### + Do I have to apply to both FEMA and the SBA?

If your nonprofit organization has been hard hit by a disaster, you may be eligible for assistance from both the SBA and FEMA. As a noncritical private nonprofit organization (PNP), if an SBA loan does not cover your costs, FEMA Public Assistance may be available to cover the difference. Even if you cannot afford to take on an SBA loan, you will have to go through the SBA loan process to be eligible for any funding from FEMA. FEMA will only give you funding for the amount that the SBA Loan will not cover, whether or not you take the SBA Loan.

**For-profit businesses are not eligible for FEMA Public Assistance and do not need to register through FEMA. They can go directly to the SBA.**

#### + Should I wait for my insurance settlement before I file my loan application?

No. Do not miss the filing deadline by waiting for an insurance settlement. The SBA can approve a loan for the total eligible losses and later adjust the loan eligibility or amount if insurance funds are received.





#### ✦ What is the interest rate?

For Business Physical Disaster Loans, the interest rate and terms will depend on something called the “credit elsewhere test.” That refers to whether you as the borrower have the ability to borrow from non-government sources at reasonable terms in an amount necessary to recover from the disaster without a hardship. The SBA will determine whether you have credit available elsewhere. Generally, interest rates on SBA disaster loans are well below market rates.

#### ✦ What are the loan terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. The SBA sets the installment payment amount and corresponding maturity based upon each borrower’s ability to repay.

#### ✦ Can I use an SBA Business Physical Disaster Loan to help expand my business?

No, you may not use the disaster loan to upgrade or expand a business, except as required by building codes.

#### ✦ What if circumstances change and I can’t repay my loan?

If your organization struggles to recover, or changed circumstances make it challenging to pay back your loan, you must stay in communication with your loan officer and come up with a workable payment plan. SBA loans are not forgivable, and you don’t want to default.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

- <https://disasterloanassistance.sba.gov/ela/s/search-declarations>
- <https://grantee.fema.gov/EventOpenRequestPeriod>
- <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans#section-header-17>
- <https://www.sba.gov/sites/default/files/2020-07/ELA0-Loan%20Application-508.pdf>

# SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOANS

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RELEVANT TO:  
**NONPROFIT ARTS ORGANIZATIONS  
AND ARTS-RELATED BUSINESSES**

## DESCRIPTION OF PROGRAM

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The SBA Economic Injury Disaster Loan (EIDL) program provides financial assistance to small businesses and private nonprofit organizations that are unable to cover ongoing expenses as the result of a [declared disaster](#). If your organization or business needs capital for fixed costs and necessary expenses until normal operations resume, an Economic Injury Disaster Loan may help.

The SBA can provide capital for:

- [Fixed debt payments](#)
- [Accounts payable](#)
- [Payroll for employees](#)
- [Officer \(owner\) salary](#)
- [Utilities](#)
- [Mortgage payments or rent](#)

You cannot apply for an EIDL to cover projected lost income or sales you would have made during the disaster and recovery. It strictly addresses expenses.

The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your organization's financial needs, regardless of whether the organization suffered any property damage. A business may qualify for both an EIDL and a Business Physical Disaster Loan with a maximum combined loan amount of \$2 million. Interest rates on EIDLs do not exceed 4 percent per year, and loan repayment may be spread out over 30 years. Repayment terms are determined by your ability to repay the loan.

EIDL assistance is available only when the SBA determines your organization or business is unable to obtain credit elsewhere at reasonable terms and conditions in an amount necessary to recover from the disaster.

## APPLICATION PROCESS

The SBA Disaster Loan Application process can be broken down into three stages:

- 1. Application:** File your insurance claim and apply to the SBA (EIDL applications do not require a FEMA registration number). This could take several hours or days, depending on the state and availability of your financial records.
- 2. Review:** The SBA will review your application and credit score and make a decision within two to three weeks.
- 3. Closure and disbursement:** Once loan documents are signed, an initial disbursement can be made within five days.

The quickest and most efficient way to apply for an Economic Injury Disaster Loan is through the [SBA's online portal](#). The most time-consuming part of this process will be gathering the financial statements and other paperwork required to complete the application.

### + IMPORTANT TIME-SENSITIVE STEPS

**Application Deadline:** Although SBA loan applications for physical damage must be filed within 60 days of the disaster declaration, EIDL applications can be filed up to nine months from the date of the disaster declaration.

**File a claim with your insurance company immediately.** Do not wait for your insurance company's response to start the application process. If you do not have insurance, you may still apply for a loan. You may be required to obtain insurance as a part of your SBA loan agreement.



## DECISION POINT 1

### IS THE PROGRAM LIKELY TO BE RELEVANT TO MY SITUATION?

- + Has there been a presidential declaration of disaster? If not, has the SBA made a disaster declaration?
- + Is your organization or business located within the disaster's designated area?
- + Are you unable to earn income necessary to cover your ongoing costs as the result of a disaster?
- + If you have insurance, have you filed an insurance claim?
- + Do you foresee the ability to resume your normal operations within six months?
- + Do you feel confident that you will be able to start making loan payments within 12 months?
- + Are you able to borrow funds elsewhere? If yes, this may impact your eligibility or the terms of your loan.
- + Do you keep regular financial records, and do you have access to them to complete the application?

## WHAT YOU NEED TO APPLY

The SBA recommends that you call to speak to a customer service representative before you begin the application process: 800-659-2955. To apply, you will need the following information to fill out the [SBA Disaster Loan application](#):

### + APPLICATION:

- Organization's name and Federal Employment Identification Number (FEIN)
- Primary contact information
- Estimated losses
- Insurance contact information
- Business activity and number of employees
- Information about criminal activity and prior federal loans
- Consent to have your bank, insurance company, current and past employers, and other creditors release your information to the SBA for verification

+ SUPPORTING DOCUMENTS:

- Tax information authorization forms on principal owners, partners, and managing members
- Three years of complete business or organization tax returns
- Personal financial statements of principal owners, partners, or managing members
- Information on debts owed
- Other information that could be requested includes:
  - Complete tax returns for owners
  - Year-to-date financial statements
  - Monthly sales figures for three years
  - Financial forecast for what income will look like during the affected disaster period



## DECISION POINT 2

### IS IT WORTH MY TIME AND EFFORT TO APPLY?

If your organization or business cannot pay its ongoing expenses as a result of a disaster and you feel confident that the organization will return to normal operations within a year, an Economic Injury Disaster Loan is worth considering. With substantial loan amounts, low interest rates, and a long repayment period, the loan terms can be favorable even for debt-averse nonprofits.

The SBA disaster loan process is involved and can be time-consuming. It is best suited for organizations and businesses that have kept good records and have the capacity to endure the process and wait for the disbursements. If you are concerned about your ability to repay and the requirements you will have to follow to be eligible, you may find that a direct fundraising or crowdsourcing campaign is a better option. However, if you are a small operation and your community has been hit hard, an SBA loan may be your best alternative to having to close indefinitely. Knowing that it will take patience and some perseverance, the SBA loan can provide much-needed assistance. Seek guidance from your accountant and board of advisors about taking on an SBA loan.



## POSSIBLE HURDLES

Like any lender, the SBA will evaluate the amount of risk involved in taking your organization or business on as a borrower. You may face some hurdles in the process but these loans are designed to be accessible. You should apply to and work with the SBA, even if your organization or business has credit challenges and/or lacks collateral.

### + CREDIT

In order to qualify for an SBA disaster loan, the Small Business Administration will perform a routine credit check to ensure that you and your business or organization meet the SBA's credit requirements. If you or your organization or business have credit challenges, the SBA will consider other factors, such as recent income and your history of rent, utilities, insurance, and other payments, to determine whether or not you qualify.

### + COLLATERAL

If your organization is in need of an SBA disaster loan larger than \$25,000, you will need to pledge available collateral. Collateral is any property or asset of value that a lender can use to secure a loan if there is substantial risk. For example, the SBA may consider your business property as collateral for a large loan. If your organization or business were unable to meet the terms of the loan, you would forfeit the collateral. However, the SBA will not decline a loan for lack of collateral.

### + REPAYMENT ABILITY

As with any loan, the lender needs to consider your ability to pay back the loan in full. Some businesses will rebound quickly and be able to repay the loan easily, while others may need more money and more time to recover

and adapt to the economic climate created by the disaster.

### + INSURANCE

If approved, you must acquire and maintain certain kinds of insurance during the life of the loan, including but not limited to flood insurance or hazard insurance. If the disaster that caused the damage isn't covered by hazard insurance, you will be required to obtain insurance against the specific type of event that caused the damage (e.g., earthquakes, which are not covered by general hazard insurance).

### + OTHER HURDLES

Other circumstances that may affect your organization's ability to qualify include bankruptcy, criminal conviction in association with protests or "obscene" content, other arrests or criminal convictions, prior federal loans, and conflicts of interest if a spouse or family member works for the SBA.

## LOAN REPAYMENT

Once approved, a case manager will be assigned to work with you to help you meet all loan conditions. They will schedule disbursements until you receive the full loan amount.

Payment on SBA loans usually begins 12 months from the date of loan closing. Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan if you receive funds from insurance.

SBA Disaster Loans carry low fixed interest rates set by law, and generally feature low fixed monthly payments. Interest rates may vary for different disasters and market conditions.



## HELPFUL HINTS

### + Should I wait for an insurance settlement before filing a loan application?

No. Do not miss the filing deadline by waiting for an insurance settlement. The SBA can approve a loan for the total eligible losses and later adjust the loan eligibility or amount if you receive insurance payments.

### + What is the interest rate?

For EIDLs, the interest rate and terms will depend on something called the “credit elsewhere test.” That refers to whether you as the borrower have the ability to borrow from non-government sources at reasonable terms and conditions, in an amount necessary to provide for your own disaster recovery. The SBA will determine whether you have credit available elsewhere.

### + What are the loan terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. The SBA sets the installment payment amount and corresponding maturity based upon each borrower’s ability to repay.

### + What isn’t covered by EIDLs?

You may not use an EIDL to pay dividends and bonuses, disbursements to owners, acquisition of fixed assets, to repair physical damage (see Business Disaster Loans instead), for refinancing long-term debt, or paying down other federal loans.



+ What if circumstances change and my organization or business can't repay the loan?

If your organization struggles to recover or changed circumstances make it challenging to pay back your loan, you must stay in communication with your loan officer and come up with a workable payment plan. SBA Loans are not forgivable, and you don't want to default.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://disasterloanassistance.sba.gov/ela/s/search-declarations>
- <https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>
- <https://www.sba.gov/sites/default/files/2020-07/ELA0-Loan%20Application-508.pdf>



# ADDITIONAL RESOURCES

## DEPARTMENT OF AGRICULTURE FOOD AND NUTRITION ASSISTANCE



### RESOURCE FOR: **ARTISTS AND CULTURAL WORKERS AND THEIR FAMILIES**

The U.S. Department of Agriculture (USDA) operates two supplemental nutrition programs – Disaster Supplemental Nutrition Assistance Program (known as D-SNAP) and Summer Food Assistance Program, providing food benefits to low-income individuals and families. In a disaster, these programs may expand resources and eligibility in the affected area.

## **DISASTER SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (D-SNAP)**

### + DESCRIPTION OF PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) operates year-round. When the [president declares a disaster](#) area eligible for Individual Assistance, the local state government can request USDA approval to operate D-SNAP, an expanded version of SNAP.

If you already receive benefits from the USDA's year-round Supplemental Nutrition Program (SNAP), you may qualify for increased benefits from D-SNAP if

- Your current benefits are less than the monthly maximum
- You lost food as a result of the disaster

Even if you are not a SNAP client, you may qualify for benefits from D-SNAP if you had one of these disaster-related expenses:

- Home or business repairs
- Temporary shelter expenses
- Evacuation or relocation expenses
- Home or business protection
- Disaster-related personal injury, including funeral expenses
- Lost or no access to income due to the disaster, including reduced, terminated, or delayed receipt of income, for a large part of the benefit period
- In some cases, food loss after a disaster like flooding or power outages

## + APPLICATION PROCESS

After a disaster, you can apply in person for D-SNAP benefits at sites in your community. State agencies will publicize the location of application sites, their days of operation, and the eligibility requirements through local media.

There is also an online [directory of SNAP benefits](#) available in each state. Benefits are paid in the form of an Electronic Benefits Transfer (EBT) card that can be used like a debit card to buy food at most local grocery stores.

## SUMMER FOOD SERVICE PROGRAM (SFSP) – DISASTER RESPONSE

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### + DESCRIPTION OF PROGRAM

SFSP provides free, nutritious meals to children from low-income families when school is not in session. After a disaster, state agencies, school food authorities, and sponsors may open emergency feeding sites.

### + APPLICATION PROCESS

No application is required. All children age 18 and under who visit an [approved SFSP feeding site](#) can get free meals. Meals are also available for those over 18 who are in school programs for people with disabilities.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.fema.gov/disaster/declarations>
- <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5802>

## DEPARTMENT OF AGRICULTURE

**RURAL DEVELOPMENT DISASTER ASSISTANCE**
**RESOURCE FOR:  
ORGANIZATIONS, BUSINESSES, ARTISTS  
AND CULTURAL WORKERS IN RURAL AREAS**

The U.S. Department of Agriculture (USDA) runs housing programs that offer loans, grants and rent relief to low-income individuals. Their economic development programs are open to arts organization or businesses. These programs are only available in rural areas. The definition of “rural” differs from one program to another. Many programs operate year-round, but increase resources, expand eligibility, or give priority to applicants in disaster areas.

**LOANS AND GRANTS FOR HOMEOWNERS AND RENTERS**
**+ DESCRIPTION OF PROGRAMS**

If you are a low-income homeowner or rental tenant in a rural area (population of 35,000 or fewer), you may be able to get a grant or loan from one of the following programs. These programs are always available, but applicants from designated disaster areas receive priority.

- **Home Repair Loan Program** offers loans for home repairs at one percent interest with up to 20 years’ repayment.
- **Rural Housing Direct Loan Program** provides loans for the purchase of a home, or to make repairs to a home you already own.

- **Home Repair Grant Program** offers seniors age 62 and older, who do not have repayment ability for a loan, a loan and grant combination to make repairs and improvements. The maximum lifetime grant amount is \$7,500.

**+ APPLICATION PROCESS**

For both loans and grants, go to: [rd.usda.gov/programs-services/single-family-housing-repair-loans-grants](https://rd.usda.gov/programs-services/single-family-housing-repair-loans-grants) or contact USDA staff at 720-544-2919.

## MULTI-FAMILY HOUSING PROGRAM

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### + DESCRIPTION OF PROGRAM

The USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly, and people with disabilities. In a disaster, USDA provides rental assistance to tenants of these properties to keep rent payments below 30 percent of the tenant's income.

### + APPLICATION PROCESS

Contact USDA staff at 720-544-2952.

## COMMUNITY FACILITIES LOAN AND GRANT PROGRAM

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### + DESCRIPTION OF PROGRAM

If you are a state or local government, non-profit organization, or federally recognized tribe that owns or operates an essential public facility such as a community center or school in a rural area or town of up to 20,000 in population, you may be eligible for this program. It offers loans and some grant funding for the construction, renovation, or purchase and installation of equipment for essential public or community facilities. These funds can be used to repair or rebuild community facilities and replace damaged equipment after a disaster.

### + APPLICATION PROCESS

Apply directly to the USDA: [rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/co](https://rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/co) or contact USDA staff at 720-544-2909.

## BUSINESS AND INDUSTRY LOAN GUARANTEE PROGRAM

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### + DESCRIPTION OF PROGRAM

If you are a **business (nonprofit or for-profit), federally recognized tribe, or public body** in a city with a population of less than 50,000, or in an area that is not part of an incorporated city or town, you may be eligible for

the Business and Industry Loan Guarantee Program. USDA may guarantee up to 80 percent on loans of \$200,000 to \$5 million, and up to 70 percent on loans up to \$10 million. Funds may be used for equipment, real estate,

working capital, and refinancing. This program is always available, but if your business needs funds to recover from damages caused by a natural disaster, the USDA guarantee may make it easier to get a loan.

#### + APPLICATION PROCESS

Rates and terms are negotiated between the business and the lender. The lender requests the USDA guarantee on the loan. USDA charges an initial guarantee fee equal to 3 percent of the guaranteed amount plus an annual renewal fee equal to 0.5 percent of the guaranteed amount. You can find more information at [rd.usda.gov/programs-services/business-industry-loan-guarantees](https://rd.usda.gov/programs-services/business-industry-loan-guarantees) or contact USDA staff at 720-544-2909.

The USDA also provides seed capital to **Revolving Loan Funds** operated by nonprofits and public bodies, known as intermediaries. These lenders finance small and emerging businesses and community development projects in rural areas. USDA can put rural businesses and nonprofits in contact with intermediary lenders to obtain financing to help them recover from the damages caused by a disaster. Contact USDA staff at 720-544-2909.

## DEPARTMENT OF EDUCATION

# DISASTER ASSISTANCE: STUDENT LOANS

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### RESOURCE FOR: **ARTISTS AND CULTURAL WORKERS WHO ARE STUDENTS AND FEDERAL LOAN BORROWERS**

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#### FOR ALL STUDENTS

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##### + DESCRIPTION OF PROGRAM

If you are a student enrolled in college or career school and have been impacted by a federally declared disaster, you may:

- Transfer your current federal student loan to a different school
- Apply for a new or increased student loan if your financial needs have changed as a result of the disaster
- Replace lost documents you need to apply for or transfer financial aid, or make other arrangements for documentation

##### + APPLICATION PROCESS

Contact the financial aid office of the college or career school where you are currently enrolled, or plan to enroll, so that they can request your federal financial aid records. Your school will decide whether to make changes to financial aid, eligibility, or application requirements.

#### FOR CURRENT FEDERAL STUDENT LOAN BORROWERS

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##### + DESCRIPTION OF PROGRAM

If you are a federal student loan borrower whose ability to make payments or maintain your status as an active student has been impacted by a federally declared disaster, you may qualify for:

- Forbearance (delay) of your loan payments
- An extension of deadlines for submitting required documents
- Temporary suspension of collection on your defaulted student loan
- Extended “in-school” status if you were not able to complete the school year due to a natural disaster

The length of any forbearance, extension, or suspension varies with the type of loan and your specific circumstances.

#### + APPLICATION PROCESS

The federal loan servicing team checks the Federal Emergency Management Agency (FEMA) website daily to identify areas affected by federally declared disasters. After a disaster, the loan servicing team quickly reaches out to borrowers in the impacted areas to notify them of their options. Institutions that issue loans also post information on their websites regarding options. Contact your lender if they have not contacted you.

FAQs and information on resources for students affected by specific disasters can be found on the Department of Education (DOE) website at:

[studentaid.gov/announcements-events/disaster](https://studentaid.gov/announcements-events/disaster)

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

SUBSTANCE ABUSE AND MENTAL HEALTH SERVICES ADMINISTRATION (SAMHSA)

# DISASTER BEHAVIORAL HEALTH RESOURCES



RESOURCE FOR:

### ARTISTS AND CULTURAL WORKERS EXPERIENCING EMOTIONAL DISTRESS RELATED TO A DISASTER

#### + DESCRIPTION OF PROGRAM

In the event of a disaster, the Substance Abuse and Mental Health Services Administration (SAMHSA), an agency within the U.S. Department of Health and Human Services, offers immediate crisis counseling and support through the **Disaster Distress Helpline, 1-800-985-5990**. The Helpline is a 24/7, 365-days-a-year, national hotline for people who are experiencing emotional distress related to any natural or human-caused disaster. This service is toll-free and confidential. It is available in over 100 languages to all residents of the United States and its territories.

Stress, anxiety, and depression are common reactions after a disaster. The Disaster Distress Helpline is staffed by trained counselors from a network of crisis call centers located across the United States. These counselors provide:

- Crisis counseling for people in emotional distress related to any natural or human-caused disaster, from tornadoes, hurricanes, earthquakes, floods, and wildfires to incidents of mass violence

- Information on how to recognize distress and its effects on individuals and families
- Tips for healthy coping
- Referrals to local crisis call centers for additional follow-up care and support

#### + APPLICATION PROCESS

This service is free and available 24/7, 365 days a year. Call 1-800-985-5990. Suicide prevention and substance abuse services are also available year-round. More information on the Disaster Distress Helpline and its services, including links to information in languages other than English, is available at [samhsa.gov/find-help/disaster-distress-helpline](https://www.samhsa.gov/find-help/disaster-distress-helpline).

Tip sheets to help first responders and survivors are included in the directory of Disaster Behavioral Health Resources ([samhsa.gov/dtac/disaster-behavioral-health-resources](https://www.samhsa.gov/dtac/disaster-behavioral-health-resources)), part of the Disaster Technical Assistance Center (DTAC). DTAC provides information to professionals working in the field of disaster behavioral health.



## DEPARTMENT OF HOMELAND SECURITY

# DISASTER LEGAL SERVICES

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### RESOURCE FOR: **ARTISTS AND CULTURAL WORKERS IN NEED OF LEGAL SERVICES AS THE RESULT OF A DISASTER**

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#### + DESCRIPTION OF PROGRAM

The Disaster Legal Services (DLS) program provides free legal help to survivors of a presidentially declared disaster who meet income limits. If you cannot afford legal services for your disaster-related needs, DLS may be able to help with:

- Insurance claims for medical bills, loss of property, and loss of life
- New wills, powers of attorney, and other legal papers lost during the disaster
- Home-repair contracts and contractors
- Problems with landlords
- Proof of home ownership
- FEMA appeals

#### + APPLICATION PROCESS

Call DLS at 1-800-621-3362 or TTY 1-800-462-7585. When you call, you'll get disaster-specific help and information. You'll also learn how to get other legal help.

To qualify for DLS, you must be a low-income survivor of a presidentially declared disaster. DLS attorneys can only provide advice for cases that will not generate a fee. If your case may generate a fee, you will be given the name of your local lawyer referral service.

For information on DLS and other non-government sources of legal aid in a disaster, visit the DLS website:

[disasterassistance.gov/get-assistance/forms-of-assistance/4464](https://disasterassistance.gov/get-assistance/forms-of-assistance/4464)

# DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY PROGRAM



### RESOURCE FOR: **ORGANIZATIONS, BUSINESSES, ARTISTS AND CULTURAL WORKERS**

#### + DESCRIPTION OF PROGRAM

When the President declares a major disaster, Congress may appropriate funds to the Department of Housing and Urban Development (HUD) to help cities, counties, and states affected by the disaster rebuild and start the recovery process. This Community Development Block Grant Disaster Recovery (CDBG-DR) assistance may be used for a broad range of recovery activities. Funded activities must directly contribute to the community's recovery from the impacts of the disaster. Activities might include rebuilding housing or infrastructure or providing economic assistance to businesses. HUD directs CDBG-DR funds to communities and neighborhoods that otherwise might not recover due to limited resources.

#### + APPLICATION PROCESS

Individuals, organizations, and businesses cannot receive CDBG-DR funds directly from HUD. Funds are awarded to state and local governments (grantees) that in turn make grants in the area affected by the disaster. Those who may receive grant money include state agencies, nonprofit

organizations, economic development agencies, citizens, and businesses.

Information on all CDBG-DR active grants and grant-makers can be found at [hudexchange.info/programs/cdbg-dr/cdbg-dr-grantee-contact-information/#view-all-disasters](https://hudexchange.info/programs/cdbg-dr/cdbg-dr-grantee-contact-information/#view-all-disasters)

or you can call 202-708-3587 to speak with a HUD representative. Every local grant-making program will have an official website with application information, disaster recovery activities, and an Action Plan describing how funds may be used.

**CDBG-DR funds cannot duplicate funding available from federal, state, or local governments, private and nonprofit organizations, insurance proceeds, or any other source of assistance.** CDBG-DR funding supplements other federal recovery assistance programs administered by the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), and the United States Army Corps of Engineers (USACE). CDBG-DR funds may be used to match other federal resources and can be combined with the Department of Health and Human Services (HHS) Social Services Block Grants (SSBGs).

## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

# FEDERAL HOUSING ADMINISTRATION

# MORTGAGE ASSISTANCE

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### RESOURCE FOR: **ARTISTS AND CULTURAL WORKERS WHO OWN THEIR HOMES**

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The U.S. Department of Housing and Urban Development (HUD) and much of the mortgage industry are committed to assisting borrowers whose lives and livelihoods are thrown into turmoil by a disaster. HUD has two programs that can assist homeowners whose homes have been damaged or who cannot make their FHA-insured mortgage payments due to a [presidentially declared disaster](#).

## **MORTGAGE INSURANCE FOR DISASTER VICTIMS, SECTION 203(H)**

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### + DESCRIPTION OF PROGRAM

The Federal Housing Administration (FHA) insures mortgages made by qualified lenders to survivors of a major disaster whose homes were destroyed or so badly damaged that they must be rebuilt or replaced. This insurance makes it easier for disaster survivors to get mortgages. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner.

### + APPLICATION PROCESS

Apply for a home mortgage from an FHA-approved lending institution. This may be a bank, mortgage company, or savings and loan association. Borrowers must apply within one year of the disaster declaration. HUD sets limits on the amount that may be insured. The Department of [Housing and Urban Development \(HUD\) website](#) has more information and a list of approved FHA lenders.

## **DISASTER RELIEF FOR FHA HOMEOWNERS**

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### + DESCRIPTION OF PROGRAM

If you have an FHA-insured mortgage and can't make your mortgage payments because of the disaster, you may qualify for a moratorium on foreclosure. During the term of a

moratorium, your loan may not be referred to foreclosure. To qualify, you must be in one of the following groups:

- If you or your family live within the geographic boundaries of a presidentially-declared disaster area, you are automatically covered by a 90-day foreclosure moratorium.
- If you are a household member of someone who is deceased, missing, or injured directly due to the disaster, you qualify for a moratorium.
- If your financial ability to pay your mortgage debt was directly or substantially affected by a disaster, you qualify for a moratorium.

FHA's foreclosure moratorium only applies to borrowers in default. If you are current, you should continue to make your mortgage payment whenever possible. HUD instructs FHA lenders to use reasonable judgment in determining who is an "affected borrower." If you are unable to pay your mortgage as a result of the disaster, your lender may take other actions to help you retain your home such as waiving late fees or delaying or modifying payments.

## + APPLICATION PROCESS

Contact your lender as soon as possible to let them know about your situation. Your lender may request supporting documentation such as financial or medical records to determine if you meet the relief criteria. For more detailed information on the criteria and process, go to the [HUD website](#).

If you have a mortgage that is not FHA-insured, you should still contact your lender to see if you are eligible for relief. If you are at risk of losing your home because of the disaster, your lender may stop or delay initiation of foreclosure for 90 days. Lenders may also waive late fees for borrowers who may become delinquent on their loans as a result of a disaster.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.fema.gov/disaster/declarations>
- [https://www.hud.gov/program\\_offices/housing/sfh/ins/203h-dft](https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft)
- [https://www.hud.gov/program\\_offices/housing/sfh/nsc/qaho0121](https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121)

## DEPARTMENT OF LABOR

# DISASTER UNEMPLOYMENT ASSISTANCE



### RESOURCE FOR: **ARTISTS AND CULTURAL WORKERS**

#### + DESCRIPTION OF PROGRAM

The Disaster Unemployment Assistance (DUA) program provides temporary benefits if you lost your job or had to stop operating a business you own as the result of a presidentially declared disaster. You must have lived, worked, or been scheduled to work in the area at the time of the disaster. DUA is administered at the state level. It extends benefits to workers who don't qualify for regular unemployment.

To determine if you are eligible for DUA, you must first contact your state's unemployment agency to file a claim for regular unemployment insurance benefits. Do this as soon as possible. If you qualify for regular unemployment, you are probably not eligible for DUA.

If you are not eligible for regular unemployment, you may qualify for Disaster Unemployment Assistance if you meet any of the following conditions:

- No longer have a job or place to work
- Can't reach your job site
- Can't work because of damage to the job site
- Were about to start a new job but, due to the disaster, the job no longer exists

- Can't work because of an injury caused by the disaster
- Became the major support for a household because the head of household died due to the disaster

You must be available and able to work, unless you

- Have an injury caused by the disaster, or
- Are taking steps to return to self-employment

#### + APPLICATION PROCESS

After a disaster, your state will publish information about DUA availability. As soon as possible, contact your state's unemployment agency to file a claim for benefits. You can use the [CareerOneStop Unemployment Benefits Finder](#) to find the state agency you need. In some states, you can file online or by phone.

If you evacuated or moved to another state, file a claim in the state where the disaster occurred, or contact the agency in the state you're living in for claim-filing help. Visit the U.S. Department of Labor's [DUA page](#) to learn more.

#### EXTERNAL LINKS REFERENCED IN THIS SECTION

- <https://www.careeronestop.org/localhelp/UnemploymentBenefits/find-unemployment-benefits.aspx>
- <https://oui.doleta.gov/unemploy/disaster.asp>

## FEMA AND THE SMITHSONIAN INSTITUTION

# HERITAGE EMERGENCY NATIONAL TASK FORCE (HENTF)

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### RESOURCE FOR: **ORGANIZATIONS, BUSINESSES, ARTISTS, AND CULTURAL WORKERS THAT COLLECT AND PRESERVE CULTURAL HERITAGE**

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#### + DESCRIPTION OF PROGRAM

The [Heritage Emergency National Task Force \(HENTF\)](#) is an information resource. It does not provide funding. HENTF is a partnership of 60 national service organizations and federal agencies co-sponsored by FEMA and the Smithsonian Institution. Together, they work to protect cultural heritage in the nation's states, tribal lands, territories, and local communities from the damaging effects of natural disasters and other emergencies. Through the HENTF website, you have direct access to information and resources to help individuals and organizations prepare for and respond to a disaster. These resources may be useful to museums, libraries, archives, and historic sites.

Before and after a disaster, HENTF:

- Provides expert guidance and/or information resources to cultural stewards, first responders, and emergency managers working to protect cultural and historic resources

- Collects and shares disaster-specific information with cultural stewards, first responders, and emergency managers to support state and federal response efforts
- Provides information to help individuals and families protect, stabilize, and recover treasured possessions
- Provides education and training to better prepare the cultural community and the emergency management community to work together to address disasters

#### + APPLICATION PROCESS

These free resources are available to anyone at any time. HENTF maintains an online directory that contains links to guidance, professional advice, and information. Types of information include:

- [Response and Recovery Resources](#)
  - [Top Emergency Response Resources](#)
  - [Respond to an Emergency](#)
  - [Get Professional Advice](#)
  - [Protect Your Health](#)
  - [Get Funding to Aid Your Recovery](#)
- [Federal Guidance](#)
- [Planning, Preparedness, and Mitigation Resources](#)
- [Resources for the Public and Historic Property Owners](#)

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://culturalrescue.si.edu/hentf/>
- <https://culturalrescue.si.edu/hentf/resources/response-and-recovery-resources/#section1>
- <https://culturalrescue.si.edu/hentf/resources/federal-resources-cultural-stewards-and-emergency-managers/>
- <https://culturalrescue.si.edu/hentf/resources/planning-preparedness-and-mitigation-resources/>
- <https://culturalrescue.si.edu/hentf/resources/resources-public-and-historic-property-owners/>

# NATIONAL ENDOWMENT FOR THE ARTS

## DISASTER RESPONSE AND EMERGENCY FUNDING



### RESOURCE FOR: **ORGANIZATIONS, ARTISTS, AND CULTURAL WORKERS**

In the event of a disaster, the [National Endowment for the Arts \(NEA\)](#) **generally works through the state arts agency** in the affected area to provide support for artists and nonprofit arts organizations. Arts Endowment funds support costs not covered by FEMA, the SBA, private insurance, or other funders and may be used to help support expenses already allowed for NEA grants. In response to disasters, this often includes expenses such as: purchase or replacement of supplies and equipment for artistic or administrative purposes; repair and conservation of artistic and cultural materials such as costumes, sets, and instruments; rental of venues or equipment; projects and productions in alternate locations due to damage of existing space; salaries, wages, and benefits for organizational staff in the event of business disruption; design fees for construction or renovation (but not construction costs); access accommodations.

#### + APPLICATION PROCESS

Because the NEA works on a case-by-case basis with the relevant [state arts agency](#) in response to disasters, there is no formal NEA application process. If there is a declared

disaster in your area, check with your state arts agency about available funding and how to apply.

The NEA plays an active role in disaster recovery by participating in working groups of federal agencies, national service organizations, and philanthropic foundations. In the aftermath of a disaster, the agency:

- Supports disaster recovery efforts by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA)
- Serves on the National Coalition for Arts' Preparedness and Emergency Response (NCAPER) steering committee, is a supporting agency of FEMA's Natural and Cultural Resources Recovery Support Function, and participates in FEMA's Economic Recovery Support Function
- Vets the cultural sector's concerns with relevant federal and national partners (FEMA, the SBA, the Smithsonian Cultural Rescue Initiative, etc.)
- Strengthens communication at the local, state, and national levels and monitors developments on the ground through state and local arts agencies.

### EXTERNAL LINKS REFERENCED IN THIS SECTION

- [arts.gov/sites/default/files/EmergencyFunding-11.29.17.pdf](https://arts.gov/sites/default/files/EmergencyFunding-11.29.17.pdf)
- [nasaa-arts.org/state-arts-agencies/saa-directory/](https://nasaa-arts.org/state-arts-agencies/saa-directory/)



# NATIONAL ENDOWMENT FOR THE HUMANITIES

## DISASTER RESPONSE AND EMERGENCY FUNDING



### RESOURCE FOR: ORGANIZATIONS

In the event of a disaster, if the National Endowment for the Humanities (NEH) has funds available, state or local humanities agencies in the affected area may be able to apply for relief funding. If funding is awarded, the state or local agencies will distribute these funds to nonprofit 501(c)(3) organizations, accredited institutions of higher education, state and local governmental agencies, and federally recognized Native American tribal governments. State and territorial humanities councils may also play a role in distributing NEH funds and supporting local communities after a disaster. NEH funding can only be used for expenses not covered by FEMA, the SBA, private insurance, or other funders.

NEH grants have funded emergency repairs of structural, water, and electrical damage to cultural facilities. They have helped salvage and protect valuable historical documents, artworks, archival records, and museum collections so that these cultural treasures remain available to future generations. They have paid for consultants and other experts to assist impacted institutions. They have given economic relief to cultural organizations whose operations have been disrupted by a disaster, to protect jobs, maintain operations, and ensure the survival of the nation's cultural sector.

### + APPLICATION PROCESS

**The NEH does not maintain standing disaster relief programs.** Funding may be diverted from regularly appropriated funds on a case-by-case basis following a disaster. On rare occasions, the federal government may allocate emergency funding to the NEH in response to a specific high-impact national disaster. The NEH will generally work with state or local humanities agencies in the affected area, or create a temporary NEH program to distribute the funds.

If there is a declared disaster in your area, check with your state humanities agency or local humanities council about available funding and how to apply, or monitor the NEH website for announcements about special programs.

Check [NEH.gov](https://www.neh.gov) to see if the NEH itself has an emergency grant program. To apply for a grant from NEH, eligible organizations must pre-register with [SAM.gov](https://www.sam.gov) and [Grants.gov](https://www.grants.gov). Register as soon as possible; the registration process can take several weeks. Step-by-step instructions on how to register are available on the [Grants.gov](https://www.grants.gov) website.

In addition to emergency funding, the NEH supports ongoing disaster preparedness in cultural heritage organizations, including training, educational materials, mitigation efforts, and development of mutual support networks. Information about these programs, including application details, are available on the NEH website.

## EXTERNAL LINKS REFERENCED IN THIS SECTION

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- <https://www.neh.gov>
- <https://sam.gov>
- <https://www.grants.gov/web/grants/applicants/organization-registration.html>