Essential Guidelines for Arts Responders
Organizing in the Aftermath of Disaster

How to Help and Support
Your Local Artists, Arts-related Small Businesses, and Arts Organizations

A Primer for State and Local Arts Councils, Arts Service Organizations, Community Foundations, and Other Non-Profit Groups

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for The National Coalition for Arts Preparedness and Emergency Response
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This primer is the abridged version of a longer, more detailed handbook (now in development) to help local and state arts agencies, organizations, foundations, and other arts groups plan and administer a coordinated disaster mobilization system within their service area. As we were working on the manuscript, Hurricane/Tropical Storm Irene hit 17 states and territories up and down the Eastern Seaboard of the United States. To meet the need for critical information about how to aid their constituents, we produced this condensed set of guidelines. We hope that it helps you and welcome your comments and additions.

This primer was made possible with generous support from The Nathan M. Cummings Foundation and the Joan Mitchell Foundation. We thank all the organizations and individuals involved in the National Coalition for Arts Preparedness and Emergency Response who shared their time, wisdom, and documents, especially CERF+, the lead organization in this effort to create an arts responder network; South Arts, which has led the way for organizations by creating ArtsReady; The Actors Fund, for its social service and mental health expertise; and the San Diego Foundation, New York Foundation for the Arts, and Mississippi Arts Commission for sharing forms and plans used in their arts response systems.

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Amy Schwartzman

ABOUT THE NATIONAL COALITION FOR ARTS PREPAREDNESS AND EMERGENCY RESPONSE:

In March 2006, leaders of major arts service and funding organizations and agencies that had been active in relief efforts to artists and artist-centered groups after Hurricanes Katrina/Rita and other recent catastrophic events, convened for a national summit to address the inadequacies of the existing ad hoc emergency safety net within the arts sector. The meeting spawned the formation of a new national (voluntary) task force with a mission to propose and advance a sustainable and coordinated system of support providing access for both artists and arts organizations to comprehensive resources before, during, and after major emergencies.

Over the past five years, the cross-disciplinary task force of 20+ veteran ‘art responders’ has activated a three-pronged agenda of educational empowerment, resource development, and public policy advocacy. The Coalition is led by CERF+ (Craft Emergency Relief Fund + Artists’ Emergency Resources) and South Arts, working in collaboration with a Steering Committee and field partners. The following organizations serve on the Coalition’s Steering Committee and/or have served as field partners: The Actors Fund, Americans for the Arts, Artist Trust, CERF+, Fractured Atlas, Grantmakers in the Arts, Joan Mitchell Foundation, Mississippi Arts Commission, MusiCares, the
National Endowment for the Arts, New York Foundation for the Arts, the San Diego Foundation, and South Arts.

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INTRODUCTION

Your community has been struck by disaster: flood, fire, hurricane, earthquake, ice storm, terrorist attack or other major crisis that has affected an appreciable swath of the arts community.

You are getting phone calls from artists and arts organizations that have lost or suffered damage to their workspaces, instruments, files, equipment, costumes, scripts, film stock, you name it. These constituents can't get to their gigs, present their exhibits or performances, or meet with the artists for whom they provide technical support.

Losses are physical, financial and emotional.

Maybe you’re not hearing from anyone even though you know there were individual artists and arts organizations located within the area(s) affected. Commonly, right after a disaster, people’s immediate priorities are getting to a safe place, finding their insurance forms (if they can), and dealing with their living space/personal losses before they can focus on their offices or workspaces/professional losses.

Of course, for some artists and arts organizations, their home is their workplace and their professional life is inextricably connected with their personal one.

Maybe people are so emotionally upset that they don't know what to do.

WHAT CAN YOU DO?

Read or skim this primer and use it to help you determine whether and how your organization or agency can best address the needs of your community post-disaster. It outlines recommendations, provides models, offers options, and identifies key resources. This information distills the many years of experience helping artists and arts organizations before, during and after disasters, that have been gained by members of the National Coalition for Arts' Preparedness and Emergency Response.

While there are principles articulated, and over the years it has proven true that arts organizations’ and artists’ needs follow certain patterns post-disaster, there is no “one-size fits all” response. Your organization may decide to provide all the services referred to among the roles described for arts responders. You may choose to provide only a few. You may decide to be an arts responder hub on your own or you may collaborate with other organizations.

The most important thing is to be realistic about your own organizational needs while being responsive to the needs of your community.

Organizing in the midst of a crisis can be stressful, but we believe that with the resources available to you in this primer, as well as with the option to reach out to
members of the National Coalition for Arts’ Preparedness and Emergency Response, as detailed in the Resource section at the end of this document, this process will be streamlined and made easier for you.
BEING AN ARTS RESPONDER

Why is there a need for a unique arts response system?
FEMA, the Red Cross and the other voluntary organizations active in disasters, respond to personal needs. The Small Business Administration (SBA) responds to professional needs, but it only does so through loan programs. For most artists and arts organizations, however, this is not satisfactory. The arts response system is an auxiliary social safety net to complement the services of general relief providers.

What is an arts responder?
“First responders” are the professionals who show up on the scene in the immediate aftermath of an accident or disaster. They include the police, firemen, and emergency personnel.

We coined the term “arts responder” to connote those organizations that respond to the needs of the arts community post-disaster. They provide a variety of services to artists and arts organizations, including information gathering and dissemination, networking, financial assistance, and advocacy.

What is an arts responder hub?
We developed this term to describe the central organizing entity for a relief effort to a local arts community; like any social hub, its performance is dependent on a configuration of connective spokes and two-way communication. Whereas an arts responder may perform any single function described below, a hub is charged with managing the collective effort for its constituents.

Being the hub of a relief effort implies a higher level of responsibility and coordination than being an arts responder. A hub can be a single organization, or an alliance of a few groups.

What does an arts responder hub do?
While the nature of disasters may differ, these are the range of services we have seen offered over the course of many emergencies in very diverse geographic locales.

- Assess the disaster-related needs of the local arts and culture community.
- Serve as a center for communications to the field, both within the immediate area and to the greater arts community at the state/regional/national level.
- Develop and administer systems to distribute resources, including financial assistance (i.e., grant programs) to artists and arts and culture organizations.
- Serve as a clearinghouse of information to the local arts and culture community regarding the extant relief system (FEMA, Local Office of Emergency Management, Voluntary Organizations Active in Disasters [VOADS], Disaster Unemployment Insurance, job programs).
- Serve as an expert and liaison to the extant relief community on issues related to the arts and culture community.
• Serve as a clearinghouse of information for social services, including emotional and psychological counseling, when needed.
• Participate in the ongoing evaluation of the Arts Responder Network and Hub system and recommend improvements as needed to the National Coalition for Arts’ Preparedness and Emergency Response.

How do we determine our organizational ability to spearhead or be part of an arts responder hub?
Over the last two decades, we have seen arts responder hubs emerge from among the following types of organizations:
• Regional, state, and local arts councils
• Community foundations with arts and culture programs
• Artist service organizations
Other types of nonprofit cultural or arts service organizations, however, can certainly be part of the mix.

Here are key questions to guide your decision-making:
1. Do you already serve a **broad swath of your state or local arts community** through general support or advocacy services?
2. Is your organization one to which artists and/or arts organizations naturally turn in times of crisis?
3. Read through the above roles and then consider:
   a. Is there **organizational interest** in playing the management role necessary to organize and maintain this effort? In almost all instances we know of, there has been a strong leader who spearheaded the effort, envisioning it and securing all necessary approvals, whether of superiors, senior staff, and/or board.
      i. Is there willingness to assess the field, since this is fundamental to understanding how to respond?
      ii. Is this something your organization wants to do on its own or with others?
      iii. Are you prepared to sustain this role over a period of several months for the active time of administering a relief program?
   b. Is there **organizational capacity** to fulfill this role?
      i. Is there at least one person (1-2 are sufficient) to plan and lead it?
      ii. Is infrastructure in place or otherwise available: phones, internet? If not, can you partner with another group to get up and running?
      iii. Does your organization have familiarity with the types of roles to be performed: offering support, disseminating information, acting as a spokesperson for the field, responding to constituent needs? Running a successful grant program generally requires a group that has previously administered one, but disseminating information about the services of the general relief system can be done by any group.
iv. Can resources (staff, finances) be shifted to this purpose or otherwise obtained? See Getting up and Running for some guidance about potential expenses and what can be done at no or low-cost. 

v. Are there any limitations for processing documents or other impediments that would stand in the way of doing this (e.g. inability to administer grant program, inability to help artists and/or arts organizations)? Can waivers be obtained, if that is the case?

What kinds of operating models are there for arts responder hubs?
As previously stated, a single organization can form a hub on its own, providing all the essential services or a portion of them. A partnership may work collaboratively to conceptualize and execute a hub. Or, a lead organization can bring others into a hub for specific purposes. All these models can work, though it may be that a truly collaborative effort with equal partners who must agree on form and outcomes, is best suited to an effort planned in advance.

Once you have decided that your organization has both the interest in and capacity to function as a hub, or to be part of one, determine which services you are interested in providing. If there are some you cannot provide, reach out to other potential partners that can provide those services and encourage them to do this with you. Determine if you will be the lead organization or you are willing to work through consensus or some other mutual decision-making process. If multiple groups come together, it may be helpful to produce a simple letter of agreement.

There are different ways to think about splitting up services. These include division by artistic disciplines or by function (e.g., Organization 1 provides information and communication services; Organization 2 administers a grant program; Organization 3 provides advocacy services with FEMA). Another possibility is to bring in groups that have expertise with organizations and individuals outside the mainstream to work with these folks (e.g., elder artists, non-English speaking artists).

Some principles we recommend to guide your system:
1. Your system should be responsive to the needs expressed by the field.
2. Assessment is the critical process for understanding needs and issues and planning what your system should look like.
3. Help artists and arts organization in parity (Ex: After 9/11, the New York Arts Recovery Fund distributed its funds 42%/58% between artists and nonprofit arts organizations, with 590 artists and 191 arts organizations having applied for grants of up to $10,000 for artists and $50,000 for organizations). You may also choose to help for-profit artist businesses.
We understand that some organizations or agencies may not be empowered to help both groups, but if that is the case, we hope you will look for partners that can help the other group or apply for a waiver due to an emergency situation.
4. Grants should be made according to need without consideration of artistic merit or evaluation of mission.
5. Do not require that individual artists have earned income from their work in order to be eligible for these grants. The reality of many professional artists’ lives is that they are active, serious practitioners, but do not earn income from their work.
GETTING UP AND RUNNING:
FIRST THINGS FIRST

We are assuming that if you are reading this primer, you have already made an institutional decision to support your local arts community or are seriously contemplating it. If the determination has not yet been made, please return to the Being an Arts Responder section to get a better understanding of what you might be taking on and how to assess whether it is right for your organization.

Also, remember that people, in general, will be dealing with their personal as opposed to their professional losses at first. They may not yet need much more than a willing ear and some guidance about how to register with FEMA and negotiate the rest of the traditional relief system (the Red Cross, the Salvation Army, etc.) so you don’t need to worry that you must immediately have a grant program in place. In fact, for several arts responder hubs in previous disasters, their systems did not come into being until two to three months after disaster struck. This is appropriate because it is only after that time that individuals have dealt with their personal losses, had their insurance kick in and gotten the help they are going to from FEMA and the voluntary organizations. It is then they will know what their remaining uncovered losses are.

There is time to plan and organize.

Here is our Mobilization Checklist, divided into two phases. In each, the actions are more or less sequential, but likely will be in progress simultaneously.

Phase I: Organizational
1. If your organization has made the decision to go forward, please make sure that all necessary formalities have been observed:
   • If you are a government agency, are there any legislative or other government approvals or waivers that are necessary?
   • Whether you are a government agency, private foundation, community foundation or arts service organization, do you have board approval, if this is required by your bylaws, other enabling documents or in practice?
   • Has an individual with the authority to approve new programs given the okay for this program?

2. Assess and take care of your own professional and personal needs first so you can more freely direct your focus to helping others.

3. Assess your organizational infrastructure: are all systems in place and ready to be activated or what needs to be done to get ready? Make sure your staff is okay.
   If your organization itself was affected by the crisis, and you do not currently have the capacity to get the necessary infrastructure up and running, start small, wait, or
collaborate with partners that can get up and running now. Remember, however, that right after a crisis, most people are dealing with their personal needs so you have time to put a full response into place.

4. Decide who on staff will be involved or whether you will be hiring new staff or consultants.
As stated before, you can start small. No more than one or two people may be necessary to plan your effort. However, do make sure that those staff/consultants who will be involved in dealing with the field understand that they may be dealing with, and have the capacity and support, to deal with people in distress.

5. Determine whether this is an effort your organization will be taking on alone or if there are other obvious partners to co-manage or play a role in the hub. Also, identify and reach out to other stakeholders with whom you want to work as basic arts responders. These may include:
- Arts councils – Regional, state and/or local
- Arts service organizations particularly those who work with artists or groups outside the mainstream (Examples: elder artists, non-English-speaking artists or organizations)
- Community or private foundations
- Legal service organizations
- Volunteer accountants

See the discussion in the Being an Arts Responder section about assessing your readiness for and various ways to organize such efforts: fully collaborative, supervisor/supplemental organizations, etc.

6. Determine whether extant financial resources can be (re-)allocated for this purpose or whether new money needs to be raised.
In terms of the costs of a system, it varies based on the size of the population you are serving, the extent of the services you are offering, whether you are doing this alone or with others, and whether or not you are providing a grant program. Other than the time and the staff needed, various things can be done for little or no cost:
- Giving advice on the phone or in person
- Assessing what is going on with the field
- Acting as a liaison to FEMA

Phase II: Operational
7. Assess the field.
Reach out to artists and arts organizations to find out how they are doing, what losses they suffered and what they need. This can be as informal as reaching out to constituents via phone, driving and/or walking through the areas hit (where that is safe to do), taking pictures or videotaping where and when you can and holding outreach/support sessions at your office or in different places throughout the community. Not only will you get an understanding of the losses suffered, your
constituents will feel supported by your outreach, which is exceedingly important at this point. *The personal touch, rather than electronic outreach, is vitally important now.*

- Write up what you find.
- Try to get a sense of both qualitative and quantitative losses. This is especially important if you are going to make the case for support of funding for the field. Organizations may better be able to estimate the dollar value of their losses than individuals.

*Please see the section on Assessing the Field page 13, for a more in-depth discussion.*

8. **Plan and implement a fundraising effort to meet identified needs, if necessary.** (#s 6 and 7, above, can be used to help you determine projected costs.)

These are funding sources to consider:

- *Community foundations* are invariably the recipients of donations after disasters; in San Diego, these donations supported the effort to help artists and other constituencies after the wildfires in 2007.
- *State legislatures* have made special allocations: in Florida, after Hurricane Andrew, the legislature authorized for a portion of the money earned from the sale of goods for post-hurricane repair to go to various relief efforts, including the program run by the Miami-Dade County Department of Cultural Affairs.
- The *National Endowment for the Arts* has acted post-disaster to help various regional, state and local arts councils.
- *Private and corporate foundations* that are regular funders of arts service organizations have stepped forward in other instances, sometimes unsolicited, other times because those running an arts response system reached out.
- *Fundraising events* have often supplemented other money raised for arts relief efforts.

Be creative in thinking about how you can raise funds and go to all possible sources.

9. **Learn what you need to in order to handle the questions you get from constituents, if only to be able to refer them to other resources, such as FEMA and the Red Cross. Respond as quickly as possible to queries and keep track of calls and emails.**

Advised all individuals who suffered damage whom you counsel to register with FEMA, if they haven’t already. Be able to provide the FEMA contact information, as well as that for the local disaster relief offices.

- [www.disasterassistance.gov](http://www.disasterassistance.gov) and [www.fema.gov](http://www.fema.gov) are the FEMA websites, the former where people can register
- 1-800-621-FEMA (3362) is the registration number and can be called for general information
10. Establish a relationship with the federal and state offices for emergency management in your locale and obtain the information you need to make sure you are in compliance with any regulations and requirements. Read the advisories they publish for relevant and important ongoing information.

11. Use the resources recommended in this primer and reach out to members of the National Coalition for Arts’ Preparedness and Emergency Response if you have questions it does not cover.

12. Monitor the needs and capacity of your staff (and of other participants in the arts response system) to be effective as the recovery phase replaces the initial response effort.
SOME BASICS ABOUT THE DISASTER RELIEF SYSTEM

AND

HOW ARTS RESPONDER HUBS SHOULD INTERACT WITH IT

See the Resource section for specific contact information

Immediately after a disaster occurs, governors execute their states’ emergency plans. After mobilizing a relief effort, if it is determined that a disaster is of such consequence that the state and local offices of emergency management cannot handle it on their own, governors are empowered to call upon the President of the United States for federal aid through a request for the issuance of a presidential disaster declaration. The President does so under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Upon reviewing the request and the scope of the disaster, the President may or may not issue the declaration. Presidents are also empowered to act without a request when this is appropriate.

A declaration triggers financial and physical assistance through FEMA (the Federal Emergency Management Agency), which coordinates government-wide relief efforts that can mobilize more than two-dozen federal agencies and non-government agencies like the American Red Cross (the VOADs or Voluntary Organizations Active in Disasters). Another key federal agency that will be involved is the Small Business Administration (SBA), which provides home and business loans, including for repairs of damaged or destroyed nonprofit facilities. The Department of Labor, (DOL) runs the Disaster Unemployment Insurance program through which self-employed individuals who lost income-earning work as a “direct result” of a disaster, can collect unemployment insurance, something self-employed individuals cannot qualify for outside the federally declared disaster context.

There is cost-sharing between the states and the federal government of the relief effort and local disaster relief offices are set up as necessary. Individuals, businesses and organizations must register with FEMA in order to qualify for certain financial and other assistance. Registration with FEMA is a pre-requisite for many kinds of relief, and there is a time limit for filling out applications. Please urge any artists who apply to you for assistance to register, if they have not already, so that their personal needs can be taken care of.

They can do so at www.disasterassistance.gov or through FEMA’s 800 number, 1-800-621-3362 / TTY (800) 462-7585.

Arts responder hubs should also take a look at www.disasterassistance.gov and www.fema.gov. Each provides invaluable and timely information regarding current federal disasters, including links to state information, and will help you help your constituents. Hub personnel should also establish connections with supervisory staff at their state and local offices of emergency management, as well as at their FEMA regional office or the temporary office organized specifically for the disaster. Additionally, they should connect with the VOAD offices set up. It is important to
make other emergency management professionals such as these aware of the arts response effort so they can refer eligible individuals to it.

If individuals or organizations have issues such as having been denied FEMA aid, FEMA officials may be willing to talk to a single representative on behalf of the arts community, but will not take calls from the individually affected groups or people themselves. Through these phone calls, you may be able to secure reversals of these FEMA denials, where warranted.
ASSESSMENT OF THE FIELD

Why assess the field?
Because it will help you understand how you need to respond, how much money is ideally needed for recovery, and help you build a case for support of a recovery effort.

It is important to note that most agencies, including FEMA, cover only those losses that are a direct result of a disaster (e.g., damage to property, disaster unemployment insurance for those who cannot reach their place of work due to it being damaged, money previously spent on an event that was cancelled due to the disaster).

Projections of earnings that might have occurred, but for the disaster, are not allowed into the calculus. This is because it is difficult to make such assessments and because the dollar value of these indirect or secondary losses can be so great as to be impossible for agencies to cover for a broad range of individuals and institutions.

You, however, may decide to cover some of these and in assessing losses to the field, it is very relevant to document them so long as people can provide valid means for calculating them, based either on prior comparable periods of time or comparable events/occurrences. Some agencies, including SBA, will ask people and businesses to document, and then average, several years’ prior earnings during the period in which revenue was lost, e.g., earnings for the last three Septembers when the individual/organization was engaged in comparable work, or revenues from the past three benefit art auctions.

When should assessment take place?
As soon as possible, but not so soon as to interfere with humanitarian relief efforts and the beginnings of personal recovery and long enough after the disaster so that people have had some chance to assess the economic effects (though it is also true that your reaching out to them may help and encourage them to do this).

NOTE: When reaching out or in responding to calls, always tell people to register with FEMA, if they have not already done so.

Is it sufficient to understand the numbers of organizations and individuals that suffered various types of impact (e.g., loss of workspace, destruction of workspace, loss of artwork) rather than solicit the estimated dollar value of the impact?
Yes, if this is sufficient for your planning and making the case for the field.

GUIDANCE FOR ASSESSING LOSSES
The purpose of the assessment is to aid you in planning and securing funds for your relief effort. If you can do this with less-detailed information, that is preferable.

*Example:* After 9/11, the New York Arts Recovery Fund held outreach sessions and spoke with organizations and individuals on the phone to secure information about its effects. It also made projections based on the number of artists in its database in the affected zone. Detailed numbers for actual losses were not obtained until people applied for relief. This was 4-5 months after 9/11.

Note: Please consider these as general guidelines—you may find other means and categories that are relevant for you and your community. The categories enumerated below for estimating losses are also relevant for any grant program you run, and during the assessment period you may not want to press people for this much detail so as to minimize undue stress during an already stressful time.

For organizations, we suggest beginning with #1, for artists and small artists businesses, #2:

1. Reach out through electronic and other means (in person, via phone) to constituents and beyond (i.e., not just those you fund) asking how/if they were impacted. Ask for a brief narrative explanation and an estimate of the value of losses; pictures, if desired; and, if any losses have already been covered by FEMA, insurance, or other sources, a statement of what has already been covered or a realistic estimate of what will be covered, so that you can determine the gap that remains as a need.
2. Hold town hall meetings or workshops throughout affected areas, bringing along staff/volunteers, so that you can both hear what has happened and have people help individuals complete forms as per above.
3. Travel, where safe, through affected areas and document losses.
4. Guidance for helping people calculate value of losses:
   a. Replacement cost of damaged items or costs for repair
   b. Clean-up and relocation costs (the focus here should be on studio or workspace, as personal aspects of this should be covered by FEMA, the Red Cross and other of the voluntary organizations)
   c. Health-related costs as a result of the disaster not otherwise covered by FEMA, etc.
   d. Itemization of money already spent, including marketing costs, for events that did not or definitely will not take place due to the disaster
   e. A realistic description of and projection for lost revenues with an explanation of how these were calculated (see above for tips on this). Whether you choose to include projections for events that may not take place in the future is up to you, but this should definitely be separately segmented and is much more tenuous, unless it is obvious to all concerned that business as usual could not possibly happen in the projected time period
f. Organize these in terms of direct and indirect losses (your agency or organization should do this and/or provide guidance for how to do it)
g. Estimated value of covered losses, if available, and at the least, a statement of whether or not other assistance is being sought (from FEMA, SBA, insurance coverage).

**How should we use the information gleaned?**
Write it up in a brief summary. This can be used to build the case for financial support of a relief system, supplied to the press to inform the public of how the arts community has been affected and will give you the insight to create a system that is responsive to the needs expressed.
MANAGING COMMUNICATIONS

An arts responder hub plays various communication roles in the aftermath of a disaster:

**Informing and listening to the field.**
First and foremost, you should announce to constituents--artists, small artist businesses and nonprofit arts organizations--as quickly as possible that there is a resource for them. Use all communications media for this purpose: the internet, including all social media outlets; mobile communications; traditional media (print, radio, any public service spots you can get); posting and mailing of information pieces; holding outreach sessions to inform the community about the effort in various geographic locales with different demographic profiles. Remember that sometimes after a disaster, electronic communication systems are down: the internet may not be working and even cell service may be spotty. Therefore, older modes of communication can be more successful.

It is very important, during this initial phase, to make sure you are reaching beyond your usual constituents to those who are not within the center of the art world. Also, listen to what they have to say. Utilize initial information sessions to find out from them what they need, what their concerns are, etc. (See below for more in the “Clearinghouse” section.)

Throughout the duration of the hub’s existence, update the field as necessary.

It is just as important to reach out to the wider arts and culture field. You are the central communications mouthpiece for the community. Contact ArtsReady (www.artsready.org and info@artsready.org) to post relevant information, let CERF+ know what is going on, reach out to the NEA and, if you are a local arts group, you will surely be in touch with your state arts council and other arts organizations. NYFASource and The Actors Fund should also be contacted with useful posting information about the hub and its services, as they maintain databases of emergency resources.

Colleagues and other arts professionals, including members of the Coalition, will also likely be checking in; their networks can be valuable mechanisms for relaying information.

**Informing the press.**
Getting the word out to the press informs the general public and enables them to be supportive, whether through financial or in-kind donations, volunteering their services or otherwise. Designating a media liaison to handle all media inquiries is vital! Send out press releases at the outset announcing your function as the arts responder hub, and after an assessment, what the effects of the disaster have been upon the arts community. As the recovery proceeds, you should also produce news
releases about the role(s) you played in helping the arts community, including specifics about how many artists and arts organizations were served.

**Communicating with other relief providers.**
It is essential to let other relief providers, including the state and local offices of emergency management, FEMA and the VOADs know that you exist. You may need to refer artists or arts organizations to them and they can refer their clients to you. Send them your news releases and other bulletins; you should also post information about the hub at the disaster relief offices that arise. Make sure you receive their announcements and updates, and then use your communication channels to circulate relevant information.

**Acting as an information clearinghouse.**
People affected by the disaster may not understand how to apply to FEMA, know where to go for mental health services, have been denied FEMA aid, and more. They will likely reach out to you. Therefore, being informed about and able to pass on pertinent information can be a very important function of your hub. Will you disseminate this information via phone, hold information workshops, or publish written documents? Posting updates on your website is always useful; twitter and other social media should also be considered.

Some groups have created message boards that are mediated or unmediated. An unmediated board is something you could sponsor, but not curate. After Hurricane Katrina, there were many people looking for other people and boards were a way for them to find each other. Furthermore, people who want to provide goods or services might reach out to you.

You can either refuse or accept information, goods and services and distribute as you like or you could utilize the message board to get the word out to others. You can decide what information gets shared or you can simply let the board be a conduit. As with all message boards, care needs to be exercised that no inappropriate material is posted or, if it is, that it is taken down. However, this responsibility might be too labor intensive given all the other demands on staff and not something your group wants to take on at this time.

**Summarizing and reporting on the arts response effort.**
This is an extremely useful piece of the communications role an arts responder hub plays. It enables you to evaluate your work and to report to the arts and culture community, to non-profit organizations and government agencies how your system worked and what could be done better. And your summary and analysis will help the Coalition improve its services to the field.
THINKING ABOUT A GRANT RELIEF PROGRAM

Whom Will You Help?

Whereas any information and communication program you provide may be available to a wider public, the Coalition recommends the following parameters in regard to a grant program:

1. Helping artists and nonprofit arts groups (and you may decide to extend this to include cultural organizations, including museums, archives, libraries and parks) in all disciplines in a manner that is reflective of their losses, i.e., the distribution of awards should mirror the distribution of losses. Some response systems have also helped small artist businesses, recognizing that it can be difficult for them to qualify for or take advantage of SBA loans. If your agency is not empowered to give aid to either artists or arts organizations, the Coalition strongly recommends finding a partner in your locale that can help the group you cannot.

2. Helping professional artists as opposed to students or hobbyists. However, reflecting the reality of many working artists’ lives, the need to demonstrate earned income as a result of art making/performing/creating should not be a requirement. Traditional artists working within an accepted folk culture are regarded as professionals. Criteria for professional status include exhibitions, performances, receipt of grants and awards, reviews, etc. See New York Arts Recovery Fund and San Diego “After the Fires Fund 2007” application forms for more detailed discussion and models.

3. There are certain fields about which there is legitimate debate regarding whether their practitioners are artists (architects, fashion designers, e.g.). Systems may vary regarding whom they define as an artist. However, helping all generative (i.e., creators of work) and interpretive artists (dancers, musicians, actors) is the generally accepted practice.

4. Determinations regarding grants should be need-based, not related to judgments about quality of artistic output or mission. Once an organization has met the threshold eligibility requirement that it is a 501(c)(3) nonprofit arts organization in good status (i.e., fulfilling its mission) and an artist has demonstrated professional status, only a demonstration of the existence of actual losses suffered as a result of the disaster and not covered by other sources need be made in order to qualify for relief. Questions to ask:
   a. Is the applicant a professional artist, small artist business or 501(c)(3) arts or cultural organization?
   b. Did the applicant suffer actual losses from the disaster (you may require documentation of this)
   c. What is the estimated dollar value of those losses? (See the Assessment section for information about how to prompt people to state this)
   d. What amount of these losses, if any, has already been covered by other sources and what are those sources? (You may also decide to ask how much money was received from FEMA and the voluntary organizations
for any personal losses suffered and what the total estimated value of
those losses was. This might be useful information to have.)
e. What amount of aid is the applicant requesting? (presumably this will
equal the number remaining when the amount already covered (or to be
covered) is subtracted from the amount of the total losses.)

How Will You Help?
See the application forms, as well as the directions for, The New York Arts Recovery
Fund and the San Diego “After the Fires 2007” Fund for examples of how to structure a
post-disaster grant relief program.

There are two basic overarching philosophies regarding grant programs after
disasters:
Scenario 1. Everyone who applies and has unmet needs, i.e., needs that have not
been satisfied through insurance or other disaster relief providers, should get at
least a token award, and possibly as much as the amount requested, because this
helps support them in a time of distress (even if some awards are nominal). The
applicant’s financial status (income and assets) is irrelevant to the decision of
whether or not to provide a grant, though it may be relevant to the amount of the
grant. Additionally, and in the interest of making the process as simple as possible
in a time of stress, you may decide that you will not require verification or
itemization of losses and will not ask what other support applicants have received.
Scenario 2. Grants should be limited to those who do not have the financial
resources to help themselves.

Both approaches have merit and should be viewed on a continuum rather than as
mutually exclusive. If you have limitless funds to distribute, you can make awards
without regard to peoples’ ability to help themselves. But usually, that is not the
case and decisions must be made about how best and most equitably to disburse
the funds available. The submission of tax returns, budgets and asset information
may be relevant in both scenarios, but will likely need to be more carefully analyzed
in Scenario 2. While it may seem intrusive and unduly complicated to ask for this
data, it can prove useful.

Other questions to consider:
• Will you provide support for unverified or only verifiable losses? What kind
  of visual documentation is acceptable?
• Do losses need to be itemized?
• For what categories of loss will you provide grants? Will you limit this to art-
  related needs or might you also consider helping individuals out with
  personal needs, e.g., health needs, that were not supported by FEMA or other
  agencies? (See Assessment section, as well as model application forms, for
different categories of loss)
• Will you provide funds only for losses that are a direct result of a disaster or will you consider secondary/indirect economic losses as well?
• Is there any in-kind support you can provide or secure to meet some needs (e.g., studio space in artist communities)?

Additional Guidance about the Application and Decision-making Processes
1. If you have never run a grant program, now is probably not the time to start.
2. Review the sample grant forms for guidance and variations in approach. Establish the guiding principles of your system and create your application forms accordingly. Make the process as transparent as possible.
3. As with every other service in an arts responder system, the guiding principle should be to serve the needs of the arts and culture community as equitably as possible. Assessment should have given you information about the nature and extent of the losses suffered to guide you in creating your grant program. However, it may not be until applications are received that the scope of the loss becomes fully apparent.
4. Spread the word widely about your grant program and, indeed, about all the services you will be providing. Use as many avenues of outreach as possible: email, internet, Facebook, twitter, print media, radio, flyers or postcards posted in places artists and arts personnel frequent, conduct workshops to spread the word, etc.
5. Make applications available electronically and in hard copy. Publish them in languages other than English where relevant. Work with groups that have inroads into artists and arts organizations outside the mainstream to make sure these groups are reached. It may even make sense for these organizations to run the grant programs for the populations for whom they have special expertise. Certainly, representatives of these organizations should be part of the review and panel process.
6. Set a realistic deadline for submission, geared to ensure that you have given those in need enough time to deal with their personal losses first, but not so far in the future as to prolong the process indefinitely.
7. Process applications on a rolling basis or follow some other procedure.
8. Allow for expedited processing and review outside the panel process for extreme emergency cases.
9. Once all applications and funds available for disbursement have been received, determine what percentage of each application request, in general, can be supported. Use this as a guide in making awards, but also follow the dictum in # 12 of this section, below.
10. Put in place a trusted team to review, analyze and verify applications for completeness and eligibility and to make recommendations about the size of awards. At least some members of the review team should have the ability to read and analyze budgets, tax returns and other financial documents.
11. We recommend that all reviewed applications go to a panel for final decision-making, but you may have valid reasons for using another procedure. Panels
should be individuals with expertise in knowledge of the different art forms, arts organizations and/or the cultural community. They should be diverse.

12. Based on the amount of money you have available for making grants, determine if you will give awards to all eligible applicants, in which case at least some awards will likely be small, or whether you will try to make larger more consequential awards where losses are more severe and the effect of the grant will have greater impact. One way to think about this is: where and how will your money do the most good? If an organization is poorly managed or was about to go under anyway, will this affect your determination to make an award? Is a time of disaster not the time to ask such questions?

13. Check government publications, with your state or local office of emergency management and with the IRS to ensure that your grant program is compliant with all relevant regulations and that you understand and can inform recipients about the tax consequences, if any, of grants they receive. Also, monitor these to ensure that your recordkeeping is in accord with them.

Recordkeeping and Evaluation
Along with submission of a grant application form, or as part of the form itself, applicants should sign a verification that all the information they are submitting is accurate and truthful, with an acknowledgment and understanding that, if information comes to light that demonstrates otherwise, awards will be denied or revoked. In instances where necessary verifying documentation of losses has been destroyed or lost, applicants should further sign an affidavit testifying to this.

Applicants should also be asked to submit final reports within one year of grant receipt, explaining how the funds were used, including any impact upon the life of the applicant. Such reports can be simple narrative statements or more detailed. These reports should be filed with the application forms.

As to whether or not disaster assistance is taxable income, the answer is that generally it is not, but there are instances where it may be, so individual and small artist business applicants should consult with their accountants and/or tax attorneys upon filing their tax returns.

Arts responder hubs should keep all application forms and documentation on file for seven years.

Final reports should be written documenting the work of the hub and the amount of funding received and disbursed, with an accompanying final financial report.

Given the work of the Coalition, it would be very appreciated if Final Reports were sent to us c/o CERF+, P.O. Box 838, Montpelier, VT 05601, so we can keep records to assess the overall impact of arts response systems.
RESOURCES
Essential Contacts

Coalition Member Support

*CERF+ (Craft Emergency Relief Fund+ Artists’ Emergency Resources)*
Cornelia Carey, Executive Director; Craig Nutt, Director of Programs
http://craftemergency.org, info@craftemergency.org, (ph) 1-802-229-2306.
CERF+ provides emergency grants and loans to craft artists and develops, promotes and maintains resources for emergency readiness and recovery for artists in all disciplines. It is one of the two lead members of the National Coalition for Arts’ Preparedness and Emergency Response. **If you have a question related to disaster support for individual artists, give CERF+ a call.** They often reach out to arts councils, community foundations and others in affected areas.

One of CERF+’s projects, created for the Coalition, is the *Studio Protector, http://www.studioprotector.org, The Artist’s Guide to Emergencies.* This comprehensive, online information tool is the place to send individual artists for emergency preparedness and recovery information. CERF+ has also produced a more condensed wall chart with easy to follow checklists (retail price: $16).

*SOUTH ARTS*
Susie Surkamer, Executive Director; Mollie Quinlan-Hayes, Deputy Director and ArtsReady Director http://www.southarts.org, (ph) 404-874-7244. Also, Omar Nelson, ArtsReady Membership Manager (ph) 404-874-7244, x. 29, admin@artsready.org
South Arts is the other lead member of the Coalition. A nonprofit regional arts organization, it was founded in 1975 to build on the South’s unique heritage and enhance the public value of the arts. After Hurricanes Katrina and Rita, South Arts maintained a relief effort, distributing $200,000 through member state arts agencies to affected artists and organizations.

*ArtsReady,* ([www.artsready.org](http://www.artsready.org)) is a national initiative of South Arts which premiered in Fall 2011. It is a web-based emergency preparedness platform designed to provide arts organization subscribers with customized business continuity plans for post crisis sustainability. **The online ArtsReady Battle Buddies system** provides a general forum for all users to discuss issues related to emergency preparedness, response and recovery, as well as business continuity planning. Contact Mollie Quinlan-Hayes, mquinlanhayes@southarts.org or Omar Nelson, info@artsready.org to report your emergency and request help.

*The Actors Fund*
http://actorsfund.org, On top of the home page, highlight “Services and Programs,” then “External Resources,” then click on your state in the map. info@actorsfund.org, (ph) 1-800-221-7303 (New York), 1-888-825-0911 (Los
Angeles). To add resources to the emergency resource section or find out more about that, contact Elizabeth Tripp at etripp@actorsfund.org. The Actors Fund website provides information for any arts responder hub or constituents about mental health resources throughout the country, plus specific information about disaster resources on a state-by-state basis, as well as those that are federal. It is updated throughout crises. Social services and financial assistance are available for all performing arts and entertainment professionals. Those who live on the East Coast should contact the New York office and those who live on the West Coast should contact the Los Angeles office.

New York Foundation for the Arts (NYFA)

NYFA Source
http://www.nyfa.org/source, In lower left-hand corner, click on “Emergency Resources,” then “A. Current Disaster Resources,” which is organized on a state-by-state basis. There is also a heading for “General Disaster Resources.” Contact Glory Edim at source@nyfa.org to add emergency resources or to find out more about what they offer. NYFA Source Hotline phone number: 1-800-232-2789.

NYFA also led the New York Arts Recovery Fund after 9/11 and we have included its application forms as resources in this primer. You can review the final report of the New York Arts Recovery Fund at https://www.giarts.org/sites/default/files/Summary-of-New-York-Arts-Recovery-Fund.pdf. It documents the fund, how it was organized, its costs and its results.

Mississippi Arts Commission
Dr. Tom Pearson, Executive Director; Allison Washington, Special Initiatives Director
http://www.arts.state.ms.us
(ph) 601-359-6030, awashington@arts.ms.gov
The MAC was established in 1968 as the official grant-making and service agency for the arts in Mississippi, providing financial and technical assistance for arts programming to arts organizations and educational institutions throughout the state. Since Hurricane Katrina devastated the Gulf Coast and its cultural heritage, the Mississippi Arts Commission has been working in arts recovery and emergency preparedness in an effort to support and assist arts constituents before, during, and after times of disaster. MAC was a member of the Community Design Team for the ArtsReady online resource tool.

Government and Voluntary Agency Support

FEMA (Federal Emergency Management Agency)
FEMA is the federal agency in charge of coordinating all federal disaster relief efforts. Individuals who have suffered losses due to a disaster must register with FEMA if they seek federal assistance. Further, nonprofit organizations that own or operate their own facilities, which have been damaged as a result of a disaster, should contact FEMA to see if they qualify for aid with re-building.

http://www.fema.gov/regional-contact-information
is the place to go to find out more about the Regional FEMA office that is responsible for your region. As part of their field operations, each region has a Volunteer Association Liaison (VAL), who can provide guidance and facilitate access to important relief/recovery resources.

**SBA (Small Business Administration)**
http://www.sba.gov, click on “Loans and Grants,” “Disaster Loans” for information about SBA’s programs, (ph) 800-659-2955 for information about Disaster Loans and 800-827-5722 for the SBA Answer Desk.
Individuals and organizations must sometimes apply to the SBA for a grant and be denied aid first before they can qualify for certain FEMA aid. However, they should always register with FEMA first and FEMA registration will point the way toward applying for SBA aid.

**Disaster Unemployment Insurance**
Contact your state’s unemployment office for information about whether there is a disaster unemployment insurance program in your state.

**National Voluntary Organizations Active in Disaster**
http://www.nvoad.org
This website provides general information about the voluntary organizations active in disasters. These include the American Red Cross, the Salvation Army and others. Each state also has its own VOAD. Do a google search (VOAD, your state name) to find yours and reach out.

**State and Local Offices of Emergency Management**
Each state has its own network, and these government agencies run the local relief efforts cooperatively with FEMA. The FEMA website can be useful in finding these. You can also do a google search by the name of your state + Office of Emergency Management.
New York Arts Recovery Fund Grant  
Nonprofit Arts Organization Application

Please type or print legibly. (Application continues on back.)  Date ____________________

Legal Name  dba

Contact Person  EIN  

☐ own  ☐ rent

Address

City  State  Zip

Fax  Email

Day Phone  Evening Phone  Cell Phone  

☐ own  ☐ rent

Pre-9/11 Address (if different)

City  State  Zip

Total Organizational Budget ____________________  Fiscal Year ______

Narrative

Please describe in detail the nature of your loss due the World Trade Center attack. Please be as specific as possible. You may submit up to two single-spaced pages in 12-point type. If you do not have access to a typewriter or computer, please print neatly. In preparing your answer, please consider, as appropriate, the following questions: Have you had increased expenses? Have you cancelled any artistic or fundraising activities? Have you reduced the amount of your artistic output? Have you revised your budget by cutting expenses and/or reducing income? Have you reduced, or do you plan to reduce, your staff? What positive actions have your taken to address this impact, including utilizing a cash reserve allocation, credit line or loan from an endowment? Do you have a strategic plan and has it changed as a result of September 11?

Type(s) of Support Requested: (check each that applies)  Amount Requested:

☐ Clean-Up
☐ Relocation
☐ Previously Incurred Expenses
☐ Other Losses

☐ Total Damage Suffered  $ ____________________
☐ Relief Already Received  $ ____________________

Amount Requested from the NY Arts Recovery Fund  $ ____________________

1 new york arts recovery fund application - nonprofit arts organization

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Please answer the following series of questions.

Has your group applied to HMA? □ yes □ no
If no, why not?

If yes, give date registered _______________ registration number __________________________
If yes, $________________________ received.

Has your group applied to the Small Business Administration? □ yes □ no
If no, why not?

If yes, what have been the results?

Has your group applied to (or received funds from) the September 11th Fund? □ yes □ no
If yes, what have been the results?

Has your group applied to the Nonprofit Finance Fund? □ yes □ no
If yes, what have been the results?

Has your group applied to (or received funds from) any other source, including banks? □ yes □ no
If yes, please give details.

Does your group have insurance which covers some or all of the damage or loss? □ yes □ no
If yes, please detail what was claimed, what was covered and for how much. If necessary, please use additional page to answer.

The attachments listed on page 3 of the fund's guidelines must accompany this application. If, as a result of the terrorist attack, the documents required are not accessible, please call 212.366.6900 x277. A form will be provided to your group that must be submitted in lieu of such documents.

Note: If your group has already provided any other agency or lender with documentation of losses, submit a copy of what your group has already submitted to others.

This application must be signed by the Executive Director or authorized staff member.

I certify that all information submitted herewith or in connection hereto is accurate to the best of my knowledge.

______________________________  ________________________________  __________________
signature     print name     date

The original and two copies of this application must be submitted.
AFTER-THE-FIRES FUND GRANT APPLICATION
Support to Professional Artists

INTRODUCTION
The After-the-Fires Fund: Respond, Recover, Rebuild is an initiative of the San Diego Regional Disaster Fund (The Disaster Fund), a supporting program of The San Diego Foundation (The Foundation). The Disaster Fund was established to prepare for regional crises as well as to make grants to nonprofit organizations that provide relief to the San Diego region during and after a disaster. As part of this initiative, the Disaster Fund board has allocated a portion of the After-the-Fires Fund to provide limited financial assistance to San Diego County professional artists who have been impacted by the 2007 California wildfires. The purpose of the grant is to assist eligible artists with the replacement or repair of fire-damaged equipment or tools that are essential to the fulfillment of their livelihoods.

ELIGIBILITY
To be eligible, artists must first have received case management assistance facilitated by the Foundation’s Regional Community Recovery Team, resulting in a complete recovery plan. This plan will enable the Foundation to determine how it can best help bridge the gap between resources held by the artist with what is actually needed to reestablish their artistic careers.

Note: Because of the case management requirement, artists who have not participated in the Case Management process and have not been referred to The Foundation for funding by their Case Manager are not eligible to apply. If you are unsure of whether your case has been cleared by a Case Manager, please contact Linda Chase, RCRT Advisor at 619-246-4300.

Definitions - A “professional artist” is defined as anyone who can provide evidence of regular public exhibition or performance of works of art; offering work for sale or public consumption; eligible for or has been awarded a government grant; selected for awards or prizes; has secured work or consultancies on the basis of professional expertise; has had work acquired for public or private collections; or, is a member of a professional association on the basis of his/her status as a serious practicing artist.
The **seriousness** is judged in terms of a self-assessed commitment to artistic work as a major aspect of the artist’s working life, even if arts-related work is not the main source of income. The **practicing** aspect means that artists have demonstrated this commitment over time to working or seeking to work in their chosen occupation. Artists from diverse cultural backgrounds whose artistic or cultural knowledge has been developed through oral traditions, are self-taught, or who must work outside the arts to generate income are considered professional artists. Individuals who sell, produce or promote the work of artists are not considered artists.

For the purpose of this grant, “**art**” is defined as visual, media, or literary; performing arts, such as dance, music, puppetry, theatre, spoken word, and opera, as well as folk, craft and traditional art.

**FUNDING LIMITATIONS**

After-the-Fires funding in this category is extremely limited. In general, grants will not exceed $2,000 to any one individual, with some exceptions. Please limit your request for funding to needs of the highest priority.

**APPLICATION PROCESS**

Eligible artists should complete the application sections below. Please type all material and print on 8 ½” x 11” paper, single-spaced, and one-sided. You may format the application as you choose, as long as all pertinent information is included. If submitting electronically, please reference **After the Fire Fund** in the subject box of your email. If delivering hard copies, please do not bind or staple. Return the entire package in one envelope to the following address:

The San Diego Foundation  
Attn: Felicia W. Shaw, Director Arts and Culture  
Fax: 619-239-1710  
Email: Felicia@sdfoundation.org  
2508 Historic Decatur Road, Suite 200  
San Diego, CA 92106

After your application is received, it will be reviewed for eligibility by The Foundation staff. Eligible applications will be evaluated by a sub-committee of The Foundation’s Arts and Culture Working Group. Recommendations for funding from the sub-committee will be made to the Working Group with final decisions made by the Disaster Fund board. Applicants will be notified of awards via mail and or phone by The Foundation director.

All grant funds will be received and administered by the Community Recovery Team, a 501.c.3 organization (CRT, Inc.), that will work through the Case Managers to purchase the items funded through this grant. Individuals will not receive funds directly.

**DEADLINE**

The deadline for application submittals is Monday, October 6, 2008 at 5:00 pm. For questions regarding this application, please contact Felicia W. Shaw at 619-235-2300 or email Felicia@sdfoundation.org.
ACKNOWLEDGEMENTS
The After-the-Fires Fund is made possible by the generosity of over 2,000 donors helping the San Diego region respond, recover, and rebuild in the aftermath of the 2007 California wildfires. Special thanks to the City of San Diego Commission for Arts and Culture, Americans for the Arts - Emergency Relief Fund and the Synergy Art Foundation for their financial and logistical support. Our appreciation is also extended to the hard-working members of the Community Recovery Team and their dedicated Case Managers for assistance and guidance throughout this process. And finally, we extend our deepest gratitude to the artists impacted by last year’s wildfires who continue to inspire us with their creativity and resilience of spirit, even in the face of adversity.
APPLICATION

Section I: On one page, please provide the following information. You may use this form or create your own.
Name: ___________________________________________________________________
Current Mailing Address: __________________________________________________
City: ________________________________ Zip: ______________________
Phone Number (s): __________________________________________________________
_______________________________________________________________________
Fax: ___________________________________ Website: __________________________

Section II: Referencing the definitions of “professional” artist “art” stated above, tell us about yourself. Provide a brief biography (no more than one page) that summarizes your experience as a professional artist. Attach your recently updated resume that highlights awards, commissions or other evidence that demonstrates your professionalism. Also, provide contact information – name, address, phone number or email address - for three individuals, such as a patron, vendor, gallery or other individual who can serve as a professional reference.

Section III: Briefly, describe the tools and equipment that this grant may help replace and how they are essential to your work as a professional artist.
Section IV: Please attach a prioritized and itemized list of work related tools, equipment or supplies lost or damaged in the 2007 fires that you are seeking to replace or repair through our grant award. Please round cost figures up to the nearest dollar.

Example:

Artist Name: Jane Doe
Artistic Discipline: Quilter

<table>
<thead>
<tr>
<th>Item</th>
<th>Replacement or Repair Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Brother Sewing Machine</td>
<td>390.00</td>
</tr>
<tr>
<td>1 Smartek Mini Iron</td>
<td>10.00</td>
</tr>
<tr>
<td>1 Handel Scissors</td>
<td>11.00</td>
</tr>
<tr>
<td>1 Craft and Hobby Table</td>
<td>140.00</td>
</tr>
<tr>
<td>1 Olga Deluxe Rotary Cutter</td>
<td>25.00</td>
</tr>
<tr>
<td>1 Q-Snapframe</td>
<td>100.00</td>
</tr>
<tr>
<td>1 Measuring Tape</td>
<td>10.00</td>
</tr>
<tr>
<td>12 Patterns</td>
<td>100.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$786.00</strong></td>
</tr>
</tbody>
</table>

Section V: Please attach a list of the names, addresses and phone numbers of the vendors from which these products or services can be purchased. Please include website addresses, particularly for those items that must be purchased through an online store.