

# INCREASE ACCESS TO EMERGENCY ASSISTANCE AFTER DISASTER STRIKES

*Get Self-Employed Workers Back to Work Faster with FEMA Tool Replacement Assistance*

## History

**FEMA:** In 1979, President Jimmy Carter signed an executive order creating the Federal Emergency Management Agency (FEMA) and in 1988, President Ronald Reagan signed the Robert T. Stafford Disaster Relief and Emergency Assistance Act giving statutory authority to the current system of federal disaster relief through FEMA.

**REPLACEMENT OF TOOLS LOST IN A DISASTER:** FEMA's Other Needs Assistance (ONA) program, among other things, provides for the repair, replacement or cleaning of *tools, specialized or protective clothing, and equipment required by an employer as a condition of employment*. Prior to FEMA assuming this program, the American Red Cross administered a similar program that was available to all workers, regardless of whether they were self-employed or employed by others. It is likely that, in a logical but unfortunate attempt to delineate between individuals (served by

FEMA) and businesses (served by SBA); individual self-employed workers were excluded and fell through a crack between these two agencies.

## **THE ARTS ADVOCATING FOR A CHANGE TO BENEFIT ALL SELF-EMPLOYED**

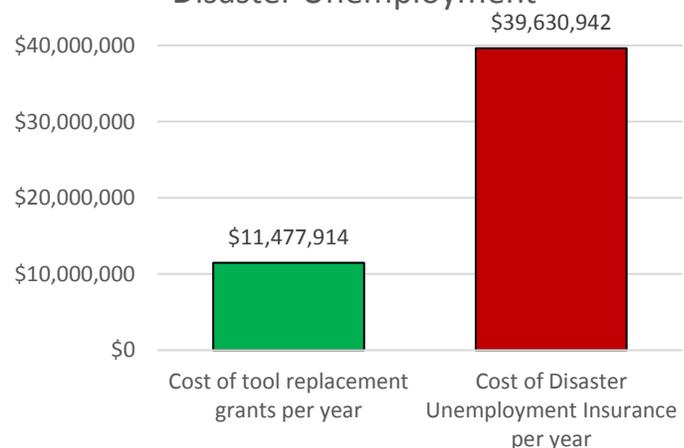
**WORKERS:** During the response to Hurricane Katrina, several organizations in the arts sector learned of FEMA's tool replacement assistance that would have helped many disaster survivors return to work had they not been self-employed (artists are twice as likely as other American workers to be self-employed). Since then, CERF+, the nation's leading nonprofit organization focused on safeguarding artists' livelihoods, working on behalf of the National Coalition for Arts Preparedness and Emergency Response, has been pursuing a change to allow self-employed workers to be eligible FEMA's tool replacement assistance. To be clear, we are talking about workers who work alone or with one or two assistants, such as plumbers, carpenters, carpenters, surveyors, construction workers, landscapers, photographers, craft artists, and more.

**TOOL REPLACEMENT IS COST-EFFECTIVE:** After a disaster, we know that it is imperative that workers quickly secure the tools they need to earn a living so they can salvage their livelihoods. In addition to income, self-employed workers can lose jobs/gigs, orders, customers and momentum as time passes after a disaster. Replacement of lost tools can enable many workers to return to work more quickly saving on the cost of other assistance. Estimates indicate that **the cost for tool replacement is less than one third of the cost of disaster unemployment insurance alone.**



*Over 500 Musicians Lost Instruments in the 2010 Nashville Flood*

## Cost of Tool Replacement vs. Disaster Unemployment



## Current Status

**RECENT DISASTERS:** In just the last seven months, the US has experienced three major hurricanes, wildfires, and a winter “bomb cyclone” affecting millions of Americans and underscoring the continuing need for this critical assistance.

**REACHING OUT TO CONGRESS TO:** Leadership from CERF+, state arts leaders and Americans for the Arts have held extensive conversations with key members of Congress and staff to update them on the problem and the proposed solution and to get their ideas on how best to pass this important measure.

**THE SOLUTION:** Congress could mandate a change in FEMA regulations to make tool replacement assistance available to all workers, including the self-employed. We are also proposing to streamline this assistance for all workers by removing additional application and means-testing requirements.

**WIDESPREAD SUPPORT:** This solution is now supported by the American Red Cross and organizations representing more than a half-million self-employed workers, including the Freelancers Union, American Craft Council, MusiCares, the Actors Fund, Fractured Atlas, Artist Trust, Springboard for the Arts, National Volunteer Organizations Active in Disaster, and more.

## Take Action

**READY TO GO:** The solution is ready to go in Section 108 of the [CREATE Act](#) (S.661/H.R.1649) which has been introduced in both houses of Congress.

**\*Ask your Senators and Representative to become co-sponsors of The CREATE Act!**

**MULTIPLE OPTIONS:** We are also pursuing means to *fast track* this critical disaster assistance by asking to attach language from this section of the CREATE Act to another disaster-related bill such as a FEMA emergency supplemental appropriation.

**\*Offer to arrange a briefing session for your Senator’s or Representative’s legislative staff with our team. We can handle all the details, but need your support as a constituent and advocate!**



*More information on  
the CREATE Act*



*L-R: Colorado Wildfire, Hurricane Sandy, Nashville Flood, Hurricane Katrina*

*To arrange briefings on the CREATE Act and Disaster Assistance for Self-Employed Workers, contact:*

Craig Nutt, CERF+ Advisor on Policy and Government Relations, [cn@cerfplus.org](mailto:cn@cerfplus.org)

Ann Graham, Executive Director, Texans for the Arts, [info@texansforthearts.com](mailto:info@texansforthearts.com)

Kate McClanahan, Director of Federal Affairs, Americans for the Arts, [kmccclanahan@artsusa.org](mailto:kmccclanahan@artsusa.org)