CERF+’s Craft Emergency Relief Fund program has emergency grants and no-interest loans available to artists working in craft disciplines who have experienced a recent, serious emergency such as illness, injury, fire, theft, or natural disaster. The maximum potential grant for established artists is $6,000, and no-interest emergency recovery loans range from $500 to $9,000. The maximum potential grant for emerging artists is $3,500.

Quick Reference Guide: Eligibility and Supporting Documentation

**CERF+ Folk and Traditional Artist Working in a Craft Discipline emergency assistance.**

Some folk and traditional artists (and/or their artwork) assisted by CERF+: Charlie Lucas, Jode Hillman, Teri Greeves, Robert Silent Thunder

**ELIGIBILITY**

To be eligible for CERF+’s Folk and Traditional Artist emergency assistance, applicants must:

- Document an ongoing history of producing handmade objects and/or functional visual art of high quality that embody the NEA definition of folk and traditional arts.*

  *The National Endowment for the Arts’ defines folk and traditional arts as follows: The folk and traditional arts are rooted in and reflective of the cultural life of a community. Community members may share a common ethnic heritage, cultural mores, language, religion, occupation, or geographic region. These vital and constantly reinvigorated artistic traditions are shaped by values and standards of excellence that are passed from generation to generation, most often within family and community, through demonstration, conversation, and practice.*

- Must have experienced a recent, unforeseen emergency or triggering event that has significantly and adversely affected your ability to produce your artwork.

- Be a legal U.S. resident.

**TO APPLY**

Go to www.cerfplus.org, select “Apply for Help” on the home page, and follow the directions from there.

The CERF+ staff and/or our partners in the folk and traditional arts are available to help you put together your application. Please contact Les Snow for further information: (802) 229-2306 or les@cerfplus.org
REQUIRED SUPPORTING DOCUMENTATION

In addition to submitting an application, please submit documentation that verifies your history as a folk and traditional artist, and your recent emergency. Required supporting documentation includes:

• A brief (one page or less) statement about the artistic tradition you practice, how you learned your craft and where you might share, sell and/or exhibit your work, if you do.
• Images of your work (photographs, digital files, or a web address).
• Documentation of the emergency through photos, news articles (if you are mentioned), fire/police reports, or, in the case of a medical emergency, a doctor's report.

Additional Supporting Documentation Required if Applying for an Emergency Recovery Loan

• The first two pages of your IRS Form 1040 and the Schedule C for your craft business from the last two years. If your craft business is a corporation, then the first two pages of your IRS Form 1040 and the first two pages of your corporate tax return from the last two years. If your tax returns are not available, you can request that transcripts of your federal Form 1040 tax returns be mailed (allow five to ten days to receive them) or downloaded at www.irs.gov/Individuals/Get-Transcript. A request for mailing the transcripts can also be done over the phone - 1-800-908-9946. Transcripts don't look the same as the actual Form 1040, but are sufficient for CERF+ application purposes.
• A detailed cash flow projection statement for your craft business for the next year. Monthly or quarterly projections are acceptable. Excel and Google spreadsheet templates are available for this purpose at the Application page of the CERF+ website.
• A one-page loan plan outlining:
  o Your planned use of the loan funds
  o The assumptions you made in projecting income and expenses in your cash flow statement
  o The assumptions you made regarding any reduced capacity caused by the emergency that may be an obstacle to loan repayment.
  o Any other information you can provide regarding how your craft business activity will enable you to meet the obligations of the loan

The above emergency assistance eligibility and supporting documentation guidelines are for those applying as a folk and traditional artist. If you feel your art and art career would more likely fit one of CERF+’s other artist categories (Artists with an established craft business; Artists with an emerging craft career; Artists with an established, alternative craft career), please contact CERF+ for more information or go to www.cerfplus.org and select “Apply for Help” on the home page.

If mailing your application and/or supporting documentation, please mail to:

   Loans, Grants & Services
   CERF+
   535 Stone Cutters Way, Suite 202
   Montpelier, VT 05602-3796

CERF+ EMERGENCY PREPAREDNESS, RELIEF AND RECOVERY RESOURCES

Please note that CERF+ also has extensive emergency preparedness, relief and recovery information available for all artists at www.cerfplus.org/studio-protector/