

Dear Applicant,

We are very sorry to hear about your recent emergency. Please find enclosed our guidelines and application forms for assistance.

The Craft Emergency Relief Fund (CERF) is a national, nonprofit organization making loans and grants to professional craft artists experiencing recent career-threatening illness, accident, fire, theft, or natural disaster. CERF's loans range from \$500 to \$8,000 and grants up to \$1,500 are available. Loan recipients have five years to repay their loan through monthly installments.

Services include referrals to craft suppliers who have agreed to offer discounts and or donations on materials and equipment to craft artists eligible for CERF funds, and booth fee waivers with certain craft show producers.

For eligibility requirements, please read the enclosed guidelines carefully. When sending completed application forms, be sure to include all supporting documentation noted in the checklist. Review of applications does not begin until all required material has been received by CERF. Mail applications to the address below, or e-mail them if all necessary information is available electronically.

**Loans, Grants & Services**

**Craft Emergency Relief Fund**

**P.O. Box 838**

**Montpelier, VT 05601-0838**

If you have any questions, please call **(802) 229-2306** or e-mail [les@craftemergency.org](mailto:les@craftemergency.org).

Sincerely,

Les Snow  
Operations and Financial Services Manager

*The mission of the Craft Emergency Relief Fund (CERF) is to strengthen and sustain the careers of craft artists across the United States. CERF accomplishes its mission through direct financial and educational assistance to craft artists, including emergency relief assistance, business development support, and resources and referrals on topics such as health, safety, and insurance. CERF also advocates for the interest of craft artists.*

## Guidelines for Assistance

### Assistance Offered by CERF

#### *All Artists*

*Any artist* can contact the CERF office for resources on emergency preparedness, health and business insurance, health and safety information and other sources of financial and recovery support.

#### *Craft Artists Experiencing an Emergency*

*Applicants who request this assistance and are determined eligible* may receive:

#### **Booth Fee Discounts and Waivers at Craft Shows**

CERF will act on behalf of an approved artist to solicit booth fee waivers and discounts for shows in which the artist has an exhibition history.

#### **Discounts and Donations of Craft Supplies & Equipment**

CERF will solicit discounts on and/or donations of craft-related supplies and equipment by brokering directly with suppliers, manufacturers and others.

#### **Financial Support**

##### ○ **Quick Loans and Emergency Grants**

CERF's *Quick Loans* and *Emergency Grants* are designed to provide immediate help to eligible craft artists after career-threatening emergencies.

The maximum *Quick Loan* is \$3,500 and no interest is charged. Quick Loans must be repaid within 5 years.

The maximum *Emergency Grant* is \$1,500. (Please note that if you receive a grant, you are required to report the grant as income when filing your taxes to the IRS.)

Applicants may request a loan, grant, or both.

The maximum *Emerging Professional Craft Artist Emergency Grant* is \$1,000. CERF loans and other CERF grants are not available to those qualifying for this grant program. (Please note that if you receive a grant, you are required to report the grant as income when filing your taxes to the IRS.)

##### ○ **Phoenix Loan**

CERF's Phoenix Loan is a business loan used by eligible craft artists to re-establish, improve, or possibly expand their crafts making capacity. The Phoenix Loan program was developed primarily for craft artists who are no longer in the initial stage of emergency recovery. Phoenix Loans range from \$3,000 to \$8,000. No interest is charged and loans must be repaid within 5 years. To be considered for a Phoenix Loan, applicants must answer all applicable questions and provide a cash flow projection statement for the next 12 months.

*Receipt of a completed CERF Confidential Application for Assistance is required before CERF will consider a request for financial assistance.*

*The level of financial assistance and whether or not a grant or loan will be awarded is based upon availability of funds and the ratings and recommendations an application receives from CERF's review committee. The factors that are considered in evaluating applications are outlined in "Criteria for Assistance" found later in these guidelines.*

## Eligibility for Assistance

In order to be eligible for CERF assistance you must:

### 1) Be a Professional Craft Artist

#### How Does CERF Define Craft?

Craft is the creation of original objects by the skillful manipulation of materials. These materials were traditionally considered to be clay, fiber, metal, wood, or glass. However, today's craft artist may also employ concrete, plastic, synthetic fibers, recycled materials and other non-traditional materials. Craft objects may be functional or nonfunctional, but both types derive part of their meaning from their association with traditional functional forms such as chairs, vessels, garments or implements. Qualities that contribute to the success of a craft object include the skill of the maker, the beauty of the material, the refinement of the design, the familiarity of the form, the originality of expression - or all of these.

In addition to satisfying the above definition, eligible work must:

- Demonstrate technical competency and personal identity.
- Be well crafted and well designed, exhibiting integrity as traditional or contemporary craft.
- Not be produced with commercial kits, molds, patterns, plans, prefabricated forms or other commercial methods.
- Be created by the applicant artist in a studio. Some of the work may be created by others the applicant directly supervises.
- Be created in the United States or by a US artist while working abroad.

#### Professional Artist

To be considered a professional craft artist:

- For the three years before your recent emergency, you must have earned at least 50% of your income from the sale of your craft art (a portion of this income may come from a related activity, such as teaching craft) and spent at least 50% of your work time producing and marketing your work.

*Or you must meet these emerging professional guidelines.*

- CERF recognizes that many of the most acclaimed craft artists of tomorrow have only started to establish their careers today. We understand that these promising artists may not have years of significant income from their craft, but have gained recognition for their skill and creativity, and have taken strides to enter the professional realm. It is rare that an applicant meets these requirements as they are necessarily more stringent than the income requirement above, but CERF thinks it is important to assist any craft artist who can show his/her young career was on a clear trajectory to professional success before a recent, severe emergency took it off course. To qualify you must demonstrate:
  - Outstanding quality and depth of work represented by at least 10 images of recent work.
  - Recent exhibitions record documented through a verifiable listing of key exhibitions.
  - Catalogs of recent exhibitions, reviews of exhibitions, articles documenting work, and/or other documentation that helps establish professionalism, excellence, and involvement in the craft field.
  - Listing of fellowships, awards, honors, university or other professional training, workshops, residencies, and commissions.
  - At least three professional references.
  - A brief (one page) statement discussing the nature and objectives of your work and explaining why you believe the 50% income requirement should be waived for your work.
  - A brief (one page) statement discussing the steps you have taken and plan to take to operate your craft art business in a professional manner (business plan summary, accounting system, insurance, business related education, etc).

*Or you must meet these alternative professional guidelines.*

- CERF recognizes that certain craft artists are producing bodies of work that are experimental, sufficiently new, or may not be commercially viable in the short term, yet are an important part of the vitality of the craft field. We understand that in some of these cases an artist may need to generate the majority of his or

her income from sources other than the sale of this work. It is rare that an applicant meets these requirements as they are necessarily more stringent than the income requirement above. To qualify you must demonstrate:

- Outstanding quality and depth of work represented by at least 10 images of recent work.
- Ongoing and substantive exhibitions record documented through a verifiable listing of key exhibitions.
- Catalogs of recent and past exhibitions, reviews of exhibitions, articles documenting work, and/or other documentation that helps establish professionalism, excellence, and involvement in the craft field.
- Listing of fellowships, awards, and honors.
- At least three professional references.
- A brief (one page) statement discussing the nature and objectives of your work and explaining why you believe the 50% income requirement should be waived for your work.

## **2) Have Experienced a Recent Career-Threatening Emergency**

You must have experienced a recent, unforeseen emergency or triggering event that has significantly and adversely affected your ability to produce and/or market your work and, thus, creates the need for immediate relief funds and/or assistance.

## **3) Be a Legal US Resident.**

### **CERF Does Not Fund:**

#### **1) Artists Working In the Following Media** (exceptions may be made in instances where the medium is a component in a craft object produced by the artist):

- Painting
- Printmaking
- Photography
- Film, Video, Digital Media
- Sculpture, except where there is a demonstrable connection to craft materials, processes, and objects.
- Collage and assemblage, except where there is a demonstrable connection to craft materials, processes, and objects and where the finished products sufficiently exhibit the individuality and skill of the maker.
- Performing arts except craft objects used in performance such as musical instruments and puppets that meet CERF's eligibility criteria. Maker/performers may be eligible if the making of these objects is the primary part of their practice, and those objects meet CERF's other criteria for craft objects.
- Repair, conservation, or restoration of antiques or art objects
- Construction of cabinets, furniture, architectural details, models or other objects from plans provided by others. These same forms may be eligible when substantially designed by the maker, and sufficiently exhibit the individuality and skill of the maker.
- Pillows, upholstery, drapes, and clothing produced from commercially produced fabric unless the fabric has been substantially modified or altered by the artist (as in batik and quilts) and the fabric and objects sufficiently exhibit the individuality and skill of the maker.

#### **2) Situations of financial need that result from the normal uncertainties of doing business, such as:**

- Equipment failure
- Lack of employment
- Poor sales
- Poor business practices

#### **3) Old emergencies:**

CERF does not provide funding when the time elapsed since the event that initiated the emergency exceeds the typical recovery time for that type of emergency

#### **4) "Small" emergencies:**

Even though you may have experienced "a recent, unforeseen emergency or triggering event that has adversely affected your ability to produce and/or market your work," CERF may determine that it does not meet the threshold for emergency assistance. Craft businesses should anticipate and prepare for such unfortunate setbacks as a normal consequence of doing business.

## Criteria for Assistance

All applicants must meet the basic eligibility requirements described above and submit completed applications with all required supporting documents in order to have their application reviewed.

CERF's decision about the amount of funding, the type of funding and an applicant's access to other services shall be based on the availability of funds and the criteria listed below. The significance of each criterion varies depending on the type of assistance.

- Degree of distress caused by emergency
- Applicant's ability to run a professional business
- Impact that CERF's assistance has on the applicant as well as the impact that the applicant has had within the community where he/she resides and/or the craft community at large
- Quality of the applicant's work  
(The severity grant applicant's emergency will establish a maximum grant amount that will then be adjusted according to the above criteria.)
- Need (for Phoenix Loan only)
- Ability to repay loan (The loan applicant's credit score will establish a maximum loan amount that will then be adjusted according to the above criteria.)

If a loan and a grant are requested and provided, the final award amount for each will be reduced slightly to account for the multiple types of assistance.

## Application Procedure

Applicants must submit a complete, signed, and dated application form along with the requested supplementary materials. **Incomplete applications cannot be considered.**

Every effort is made to make the review process as fast and objective as possible. Once the complete application and all supplementary materials have been received, the application will be submitted to CERF's Loan, Grant & Services Committee for consideration. All applicants except those requesting a Phoenix Loan can expect a response within two weeks of CERF receiving the complete application. Applicants for Phoenix Loans can expect a response within three weeks. If the application is not complete, the applicant will be notified.

CERF does not discriminate against applicants based on sex, race, religion, color, age, national origin, disability or sexual orientation.

## Approval, Disbursement of Funds, Repayment & Reporting

When review of the application has been completed, the applicant will be notified of the decision, and if a loan, grant, or other assistance has been approved, the applicant will be told the amount and type of assistance that is available. Necessary loan and grant documents will be sent and must be signed and returned before funds are disbursed.

**Quick Loans** are interest-free. Repayment schedules will be confirmed with the borrower at the time the loan funds are advanced. Quick Loan repayment commences seven (7) months after the signing of the promissory note.

**Phoenix Loans** are interest-free. Repayment schedules will be confirmed with the borrower at the time the loan funds are advanced. Phoenix Loan repayments commence one (1) month after signing of the promissory note.

All loan recipients are required to pay back all loans in full within five (5) years of the date of the promissory note in accordance with the agreed upon loan repayment plan. Non-repayment could jeopardize the future credit rating of the borrower. Repayment ensures CERF's ability to continue helping other craft artists facing emergencies. If an applicant has a history of loan default with CERF, no additional loans shall be made to the applicant, and a grant will only be considered in severe and exceptional circumstances.

CERF requests that beneficiaries provide periodic reports concerning their recovery from the emergency. These are generally needed on an annual basis for five years after the CERF assistance. We will provide beneficiaries with advance notice of any deadlines and reporting requirements.

## Confidentiality

All information provided by applicants remains confidential, unless the applicant has released CERF from this obligation in order to help with CERF's outreach programs or in order to arrange brokered assistance from other organizations or companies.

## Application Checklist

Please complete the checklist below to make sure that all required materials have been included in your application package. Note that an application is not complete without the items listed below. If the emergency has caused some of these items to be unavailable, please include an explanation with the application. This checklist is solely for your own use. It does not need to be included in your application package.

- Completed and Signed Application
- Resume
- Documentation of the emergency: Fire or police department report, newspaper story related to the emergency, itemized lists and/or photos of lost or destroyed merchandise, equipment, buildings, etc. Ideally, photos are high quality prints or high resolution digital. Including yourself in the photo is also helpful, but not essential. If a medical emergency, provide a written prognosis from your doctor or other health provider.
- Documentation of your work (Color original photographs or quality copies of originals. Electronic versions or web address where your work can be seen is also acceptable). If you would like any materials returned, please include a list of items to be returned and a self-addressed, stamped envelope.
- IRS 1040 Forms and Schedule C's from the last two years and, if a corporation, corporate tax returns from the last two years. Transcripts of lost federal tax returns can be faxed or mailed to by contacting the IRS at 1-800-829-1040
- If applying for a Phoenix Loan complete questions and accompanying documentation requested at the end of the application (including a detailed cash flow projection statement for the next 12 months)
- If using the alternative or emerging professional guidelines as a basis for professional craft artist eligibility, include the above items plus those items listed in the eligibility section of these guidelines.

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Mail completed application to:

Loans, Grants & Services  
Craft Emergency Relief Fund  
PO Box 838  
Montpelier, VT 05601-0838

## Confidential Application for Assistance

Before filling out this application, please carefully read the Guidelines for Assistance, which describes what CERF offers, eligibility requirements, evaluation criteria, the application process, supporting documentation required and loan repayment expectations.

**Please type or print:** (If you have had to move from your home or studio because of your emergency, please provide permanent and temporary addresses and phone numbers, as well as the expected duration of the move.)

Social Security Number:	
Name:	Business Name:
Street Address:	
City, State:	Zip + 4:
Land Phone (home):	Fax:
Land Phone (work):	E-mail:
Cell Phone:	Website:
Craft/Media:	Legal US Resident? (circle one) YES NO

### Assistance Requested:

\$ Requested	Maximum	Assistance Program (see Guidelines for eligibility requirements)
	\$3,500	Quick Loan
	\$1,500	Emergency Grant
	\$8,000	Phoenix Loan (For later stages of recovery) (Additional documentation required)
	\$1,000	Emerging Professional Craft Artist Emergency Grant (CERF loans and other CERF grants are not available to those qualifying for this grant program)

**A booth fee waiver for the coming year.** Listed below are the shows and dates, in order of preference. Please include address, phone and contact name of each show in the References section of this application.

Craft Show	Date	Accepted? (Y/N/Waitlist)	Exhibited Before?

**Emergency Information** (please refer to *CERF Guidelines for Assistance* for definition of recent, career-threatening emergency eligibility requirement):

Describe your emergency in detail. List relevant dates, and submit any documentary materials that will help you support your statements.

Describe how this emergency affects your ability to work:
As of today, how long have you been unable to work at normal capacity because of the emergency:
How much longer do you expect it to be before you are able to work at near normal capacity:

**Work Information** (please refer to *CERF Guidelines for Assistance* for definition of full-time professional craft artist eligibility requirement):

Describe your work:
How many years has your craft art been your primary work?
Do you spend at least 50% of your work time producing and marketing your craft art? (circle one)
YES NO
If "NO," please describe your other work (If a portion of this non-craft art production and marketing is art related, please describe it separately from any non-art related work):
Have you earned 50% or more of your income for the past three years from the sales of your craft art? (circle one)
YES NO
Are you applying based on the "emerging professional" or "alternative professional" guidelines (found in Eligibility for Assistance section of the Guidelines)? (circle one)
YES-emerging professional YES-alternative professional NO

**Financial Loss Estimates** (include value of personal items as well as business items):

<i>Estimated value of items lost or damaged in emergency:</i>		
<b>Category</b>	<b>Loss Estimate</b>	<b>Amount Insured</b>
Buildings:		
Equipment & Supplies:		
Inventory (wholesale value):		
Other:		
<i>Estimated excess expenses due to emergency:</i>		
<b>Category</b>	<b>Loss Estimate</b>	<b>Amount Insured</b>
Medical:		
Rental of space/equipment:		
Other:		
<i>Estimated value of work time (both since emergency and future) lost due to emergency:</i>		
<b>Category</b>	<b>Loss Estimate</b>	<b>Amount Insured</b>
___ weeks times \$___ per week equals		
	<b>All Loss Estimates</b>	<b>All Insured Losses</b>
Total all Loss Estimates:		

**Financial:**

For what will you use the loan and/or grant money?
If applying for a loan, how do you expect to repay CERF?
Please give a description of any other financial support you have, or expect to have, in order to recover from the emergency:
Have you ever received assistance through CERF in the past? (circle one)
YES NO
If "YES," please give date(s) and summary:

**References:**

Please list professional affiliations and memberships:			
Organization Name	City, State	Phone	Contact Person
Please list three galleries that know your work:			
Gallery Name	City, State	Phone	Contact Person
Please list three of your suppliers of equipment and materials:			
Supplier Name	City, State	Phone	Contact Person
Please list three craft shows (if any) you have exhibited/will exhibit at this year:			
Craft Show	City, State	Phone	Contact Person

**Insurance\*:**

Are you covered by health insurance? (circle one)		
YES NO		
If "YES", please describe what coverage your insurance provides, including deductible. If "NO," please explain why:		
Do you have business insurance? (circle one)		
YES NO		
If "YES", please describe what coverage (property, liability, other, etc) your insurance provides. If "NO," please explain why:		
Do you have disability insurance? (circle one)		
YES NO		
If "YES", please describe the coverage this insurance provides. If "NO," please explain why:		

**About CERF:**

How did you originally hear about CERF? (circle one)		
Friend/Another craft artist	Craft Show Producer	CERF website
Art/Craft Guild or Organization	Trade publication	School
Local/County Art/Craft Organization	Gallery	Supplier
State Art/Craft Organization	Federal Agency	Other
Please provide the actual name of the business, organization, etc that originally told you about CERF:		

\*While CERF does not make insurance coverage (health, business, home, studio, rental, disability) a requirement for assistance, we do expect applicants who are not covered to demonstrate that lack of coverage is the result of careful consideration rather than oversight or neglect.

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**The information in this application and in any accompanying documentation is true, accurate and complete to the best of my/our knowledge and I/we will notify the Craft Emergency Relief Fund of any material changes to such information. Signing authorizes the Craft Emergency Relief Fund to collect information relating to the signers from time to time, including but not limited to, credit reports from credit reporting agencies. If provided with a loan, I understand that I will be expected to repay according to an agreed upon schedule so that CERF can continue to help other craft artists.**

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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If you have any questions or difficulties with the application, please contact CERF at (802) 229-2306, or e-mail [info@craftemergency.org](mailto:info@craftemergency.org).

**Please complete next page if you are requesting a Phoenix Loan.**

## Confidential Phoenix Loan Application for Assistance

(For Phoenix Loan applicants only.)

Applicants for Phoenix Loans are required to answer the questions below in addition to the application questions on the previous pages. Use separate sheets of paper if necessary.

**Date of Birth:** \_\_\_\_\_ **Social Security Number:** \_\_\_\_\_

Estimate the current value of your business related assets (studio, equipment, inventory & materials, other):
Describe how you sell your work (e.g. wholesale at craft shows, retail storefront, retail craft fairs, gallery exhibitions) and the primary buyers of your work.
Is any one buyer or show routinely responsible for 25% or more of your annual sales? (circle one)
YES NO
If "YES", please provide the name and contact information of the individual, show or business:
Do you have a business plan? If yes, please attach your plan. If no, please explain:
Do you have employees? How many? What are their salary ranges? Describe what they do and how you supervise them:
How does your business keep its financial records?
How do you derive your own income from the business (Any money over expenses, salary, hourly wage, percent of profit, etc)?
Are you current on all payments of sales, income or other taxes (payroll, federal, state, property, etc)? (circle one)
YES NO
Is your business currently involved in any lawsuit or pending litigation? (circle one) If "YES", please explain on separate sheet. Include a year legal action began and an explanation of the suit or litigation.).
YES NO
Have you or your business ever declared bankruptcy? (circle one) If "YES", please explain on separate sheet. Include the year you declared bankruptcy and an explanation of why you filed.
YES NO
<b>Please provide a detailed projected monthly cash flow for the next 12 months. (If needed, a Microsoft Excel cash flow template [with built-in formulas] is available at the CERF website or by contacting the CERF office.)</b>