



# **Invest in Artists: Launch an Emergency Relief Fund**

**A Toolkit for Organizations and Agencies**

Springboard for the Arts is a national artist-centered community and economic development organization. Our mission is to support artists with the tools to make a living and a life, and to build just and equitable communities full of meaning, joy, and connection. From our offices in Saint Paul and Fergus Falls, Minnesota, we deliver resources locally and nationally tailored to creative workers and pilot bold ideas rooted in local needs.

*Invest in Artists: Launch an Emergency Relief Fund* was developed by Springboard for the Arts.

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# Introduction

## What is an Emergency Relief Fund?

**An Emergency Relief Fund (ERF)** provides short-term, immediate relief to artists who are facing lost income or unexpected expenses due to a personal or community-wide emergency. This might include illness or injury, loss of equipment or materials, natural disasters, pandemics, or other catastrophic events that disrupt an artist's ability to work.

An ERF works because sometimes a small amount of money at just the right time can help artists keep their livelihoods on track. Beyond material support, it tells artists that their work is seen and valued, a message that can sometimes get lost in an emergency.

**This step-by-step toolkit is for agencies and organizations who want a way to support artists with quick, short-term funds to cover expenses when faced with a personal emergency, natural disaster, or other catastrophic event.**



*I was down to \$10 in my account, no gas in my car, and all my bills due. Event after event was canceled, projects were canceled or postponed, and outdoor art shows [fell by] the wayside. I don't know what I would have done if I had not been blessed with the emergency money.*

Emergency Relief Fund recipient



**Emergencies, big and small, are a fact of life.** As with any kind of emergency preparedness, we recommend thinking about an ERF *before* you need it. Creating even a basic outline now of how you might launch a fund will go a long way during the chaos of a community-wide crisis.

We'll walk you through six steps to launching an ERF:

**1**

**Define your ERF**

**2**

**Budget and fundraise for your ERF**

**3**

**Create a simple application**

**4**

**Plan a review and selection process**

**5**

**Choose payment methods**

**6**

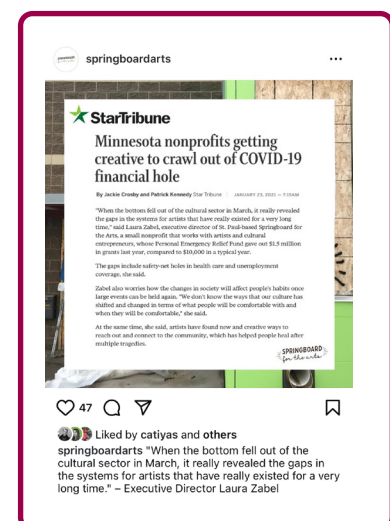
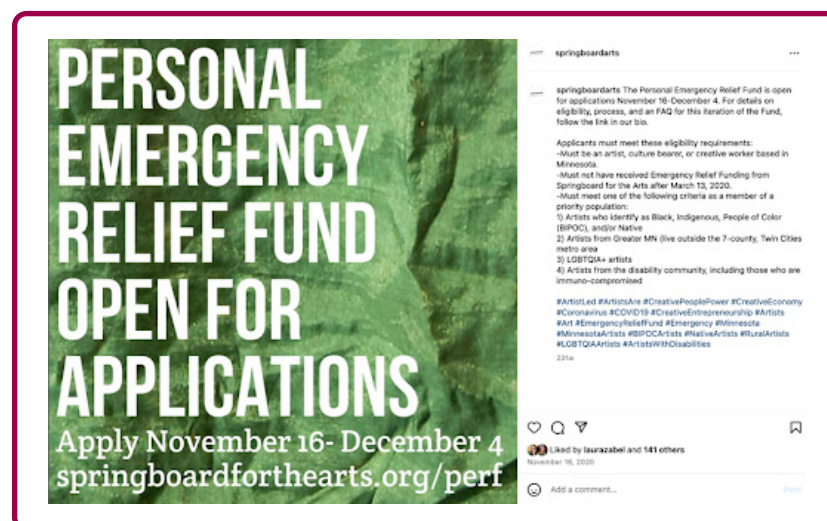
**Get the word out**

# Springboard for the Arts' Emergency Relief Fund

In 2004, Springboard for the Arts received a gift from artist Bob Malos to start a fund to provide immediate financial assistance to artists in Minnesota who faced lost income or unexpected expenses due to an emergency, such as illness, theft, fire, or other unforeseen factors. Artists who applied and met a few simple qualifications received up to \$500 in one-time funds. For many years, the Emergency Relief Fund was a modest, quiet program, with only a few requests each month. The greatest number were due to medical or dental emergencies. When Bob's original gift had been exhausted, Springboard included the Emergency Relief Fund in its annual operations budget to keep it running.

**In March 2020, the world changed, and with it, the ERF.** The COVID-19 pandemic catastrophically disrupted the creative, entertainment, and service industries. The arts community, full of independent contractors, freelancers, and small businesses, was particularly vulnerable. Events and performances were canceled, venues closed, and school visits and teaching gigs evaporated all at once. With such immediate and widespread losses in income, many artists could not wait for other assistance (e.g. unemployment insurance or aid from the Small Business Administration) and were falling through the gaps of many other emergency systems. **They needed support immediately.** Suddenly, our small ERF had an avalanche of requests.

We expanded our emergency fund eligibility to include creative workers affected by COVID-19 cancellations, and after just one week received nearly 300 requests. Two weeks later, the number swelled to over 800. We allocated more money from our operating budget, but the need far outstripped the program's capacity. Our staff reached out to individual donors, peer organizations, and other funders, who stepped up to respond to artists' needs. **Over 18 months, the fund distributed more than \$1.5 million directly to 3,000 artists, and additional funding supported other organizations to start their own ERFs.**



We learned as we went along. We reassigned staff to work with applicants. We wrote down our model to share with other organizations. We adjusted the ways we took applications. We changed the way we disbursed funds—several times!—as we learned what worked best for artists, and how to streamline the program for staff.

During this time, we hosted Zoom calls for folks across the country who were running emergency relief programs, or who were interested in starting one. Springboard helped 80 new ERFs secure funds, set up programs, and reach artists in their communities. Together, we shared ideas, pitfalls, and strategies. Many of the ideas in this toolkit were informed by this network.

In Spring 2022, Springboard distributed the last of the fund and sunsetted the pandemic version of the program, but the infrastructure remains in place should we need to restart. What we learned about how to foster economic security and the need for system changes, catalyzed new approaches at Springboard, including piloting a Guaranteed Income for Artists program and launching a non-competitive micro-growth capital program for artist entrepreneurs.



***As a freelance filmmaker who also works as a substitute teacher, my sources of income suddenly vanished. Receiving support through Springboard for the Arts' Relief Fund was a life-saver.***

***I was able to purchase some groceries, pay a couple of bills, and it made me realize that my work as an artist is truly valued in Minnesota.***



Emergency Relief Fund recipient

**What we learned shaped this toolkit.** We hope these insights are helpful as you think about building your own fund. As with any toolkit, you know your community best! Feel free to choose the strategies that work best for you and your place.

BEFORE YOU START:

# Basic Principles of an Emergency Relief Fund

These principles are the foundation for emergency funds for artists.

1

**It's not a competition.** An emergency can happen to anyone. Emergency support is not the place for subjective judgement about artistic quality, degree of need, or moral worthiness. Keep your focus on a few basic qualifications instead of work samples or personal finances.

2

**Keep it simple.** An ERF isn't a project grant, a commission, or a fellowship; it's money for people facing an immediate crisis. Minimize bureaucracy, before, during, and after. Make the guidelines easy to understand, keep the application short, and don't ask for information you don't need. A clear and simple process is better for artists and for you.

3

**Respond quickly.** An ERF responds to an immediate crisis—*emergency* is right in the name! Be thoughtful, of course; but speed is of the essence, both when it comes to responding to questions and getting funds into artists' hands. If you're overwhelmed with requests, be honest about that, too. A brief update means a lot to someone who is waiting for help.





**Trust.** Operate from a position of trust. Most people won't pretend to be artists or go to the trouble of applying for emergency funding if they don't actually need it. A fairly simple verification process goes a long way to minimize or eliminate any attempted fraud.



**Be clear.** Be as clear as possible about what you will and will not provide funds for. There will always be questions you didn't anticipate, but more clarity up front saves work for applicants and for you.



**Use existing tools.** Don't reinvent the wheel! There are so many tools and platforms for raising and distributing money, collecting applications, and tracking data. Use the ones that you know best and already use.



**Be ready to adapt.** The nature of working in a crisis is that you will probably need to make changes as the situation unfolds. Check in with your community and staff as you go. You don't have to have all the answers to start.

# Step 1: Define your ERF

If you have found your way to this toolkit, you already know that you want to create a way to help artists in an emergency, whether it's a personal emergency or something that affects a whole community. Now you can dig a little deeper into *who* your program is for, and *what* funds can be used for.

## Who is your Emergency Relief Fund for?

**In many ways, this is the most important question in the toolkit.** Answers may already be knitted into your existing mission and programs. Some things you might think about:

### How will you define an artist?

Your organization might already be clear about this question, but if not, we encourage you to think broadly! Consider the language that people might use to identify themselves, such as artists, culture bearers, and creative workers. Don't get hung up on the amount of money someone makes from their work, conventional categories, or external measures of success.

**Tip:** Springboard's definition of artist is broad and includes visual artists, performers, writers, music creators, culture bearers, makers, artisans, storytellers, social conveners, idea purveyors, imaginaries, visionaries, students, teachers, organizers and nurturers—anyone who has an intentional creative practice.

We recognize artists for their ability to produce and create, and also for their ability to use creative processes to engage communities, ask hard questions, and to contribute to community challenges.

### Will you limit the program to certain artforms or geography?

Your organization's mission may be instructive here, especially if your work targets specific disciplines, places, or communities.

If you are responding to a community-wide emergency, did it impact a particular area? Will you use the formal boundaries of a city, town, native nation, county, etc., or some other boundary?

## How will you prioritize artists from certain cultural communities?

Do the mission and values of your organization mean that resources should be focused toward particular groups of artists? Another way to think about this is to ask who is most impacted by the emergency you are responding to. Even in broad “shared” emergencies, communities that are under-resourced or that existing systems habitually extract from will experience compounding inequities.

**Tip:** Springboard’s mission includes an explicit intention to address recurring inequities in the arts, nonprofit sector, and broader economic systems. Our programs prioritize communities that are under-resourced, specifically BIPOC and Native Artists, LGBTQIA+ Artists, Rural Artists, and Artists with Disabilities.

Our ERF was open to all artists in Minnesota, but we prioritized applications from artists who identified in one or more of these groups.



***The Emergency Relief Fund came in when I needed it the most. Because of this support, I was able to pay and keep my insurance.***

***I felt unsafe during this pandemic because I am an Asian American immigrant and did not dare to go out at all, but this Emergency Relief Fund made me feel like Springboard and the Minnesota arts community cares about us vulnerable artists.***



Emergency Relief Fund recipient

## What can funds be used for?

An emergency can result in a loss of income, unexpected expenses, or both. For example, a pandemic may lead to contracts being canceled. A medical emergency may leave an artist with a hefty bill. A natural disaster may mean workspaces that need repair, loss of equipment, or the disappearance of reliable sales outlets or venues.

An ERF can help in all these scenarios. It can replace lost income so an artist can pay for rent, childcare, or groceries; cover the expense of a medical or other bill; or all of the above. Think about what kind of support is needed in your community and the type of emergencies your program will respond to.

### Will you cover lost income?

How will you verify lost income? Do you need to? It is relatively easy to verify income lost due to the cancellation of a specific, scheduled gig, but other types of lost income—anticipated sales or other opportunities, for example—might be more difficult to define or verify. Be flexible, as artists' income is not always neatly boxed into one source with a paper trail.

**Tip:** If your program focuses on lost income, you probably won't even need to ask about expenses.

### What expenses will you cover?

In many emergencies, simply covering lost income without regard to expenses is appropriate. However, if your program will focus on emergency-related expenses rather than loss of income, think about what those parameters entail. Will you cover medical bills, legal expenses, credit card payments, car repairs? Equipment or lost inventory? Rent, home mortgage, utilities, groceries, childcare or other anticipated expenses? Is there anything that you will not cover?

Be clear about what's a no, but avoid being overly prescriptive as you decide what your ERF will fund. Collecting information about what the emergency is and how the funds will be spent is useful as you consider the way your organization and others can support artists' livelihoods, but keep it simple and respectful. Your ERF doesn't need to judge whether an emergency is truly valid or the proposed use of funds is "worthy."

## Step 2: Budget and fundraise for your ERF

Once you've got a good idea about who and what your ERF is for, think about the size and scale of your program. You will want to figure out how much money you will raise, how much an applicant can receive, and who will manage the program.

### How much money will your program need? How much do you expect to be able to raise? And from where?

**Virtually any size ERF can be an effective tool to support artists.** A program created to respond to occasional, personal emergencies in a community with relatively few artists may only need a few thousand dollars. A program responding to a large-scale disaster that affects a larger population could distribute more than a million dollars. A reasonable target for your program will depend on both the anticipated need and your fundraising capacity.

Perhaps you have already identified a source of funding internally or externally to devote to your ERF. If not, conversations with your existing funders are a great place to start—but think beyond those relationships, as well. Especially during community-wide emergencies, people may want to contribute to their local creative ecosystem. Look for new or out of the ordinary opportunities to get your fund in front of potential donors.

**Tip:** Springboard's pandemic emergency fund was featured in network TV telethons, promoted by local businesses who donated a percentage of their sales, and shared by high profile artists and leaders on social media.

Individual donors and established funding agencies often don't have a way to get support into the hands of individual artists. Your ERF can be the conduit for that support. An ERF is an effective tool for donors to make a direct, immediate impact.

**Don't wait to raise a high target amount—launch fast to start distributing money.** This also gives potential donors a quick way to contribute. If you are continuing to raise money, you can respond to more artists as funding comes in.

### How much can an artist receive?

**While this question may seem daunting, think about what it is your program is designed to do: provide simple, stop-gap funds in the face of an emergency.** Consider the money you have available, how many artists are likely to request funds, and choose an amount that can make an impact.

A reasonable amount to consider is \$500. In most contexts, \$500 could help make a dent in rent, buy groceries, pay utilities, or cover some expenses until other assistance becomes available.

Your ERF may offer more or less money, but in most cases, we recommend funding all requests at the same amount, rather than divvying funds in various increments. It will help with planning and streamline administration. Also, unless your program has a very high cap, applicants will nearly always request (and benefit from) the maximum amount offered.

Be clear about whether artists may re-apply after receiving funds, and if so, decide the circumstances in which you will consider a second request.

### **What about repayment?**

Could you invite artists to repay the funds, after which they would become eligible for another request? Springboard tried this in the early iteration of the fund, and it was both rare for an artist to repay, and not worth our tracking effort. And really, not the point of supporting someone in an emergency.

### **A word about tax reporting:**

In general, payments for “emergency assistance” are not considered taxable income by the IRS and should not impact eligibility for most other public benefits or programs. This toolkit shouldn’t be construed as legal advice. Consult an attorney and/or a CPA about applicable federal and state laws for your organization and reporting requirements for recipients.

## **Who will manage your ERF?**

As you think about the scale of your ERF, consider how you will manage the process. Staffing will include a variety of tasks: communicating with applicants, verifying eligibility, processing payments, tracking data, bookkeeping, etc. More requests will require more staff time. Can your organization handle the program through its normal operations? Will you need to reassign or add staff? Might partner organizations contribute staff or time?

## Step 3: Create a simple application

The purpose of the application is to collect the information needed to verify eligibility and process the request. That's it. **The simpler your application, the better!**

We recommend using an online application process to automate collecting and aggregating data as much as possible. Use the form creation or application service that works best for you—ideally one that's encrypted and password protected, since your application may contain sensitive information. We also recommend setting up an automated acknowledgement to let applicants know you've received their request and when they might expect to hear from you.

**Tip:** If applying online is a barrier for someone, offer to take their application over the phone, filling out the form on the artist's behalf.

In designing your application, use multiple choice options (include an “other” field where appropriate) whenever you can to make it easier to aggregate data, rather than having to recode or interpret free responses.

A complete application likely includes:

1

**Name and contact information.** Ask for multiple ways of contacting applicants (email, phone number(s), etc.). Redundancy is a plus, as communications systems might be disrupted during an emergency. If your program is restricted by geography, a home address field makes it easy to check eligibility.

2

**Artform or discipline.** Even if your program aims to reach the broadest array of artists, asking about artform or discipline will help you track who you are reaching. Remember some artists don't fall into traditional disciplines.

3

**Proof of artistic practice.** You are verifying that this person is an artist, not judging their art or assessing how their career is progressing. The point of this part of the application is only “Does this person create art?”

A couple of simple prompts will cover most cases. Ask applicants to:

- Include a very brief (three sentences) artist's statement about the work they do
- Upload a resume or link to a website where their work appears—a dedicated professional website, photos/videos of their work in another venue, a shop where their work is available, a social media account advertising their gigs, etc.

**3**

**Reason for request.** Ask applicants to provide a brief statement about how they have been impacted by the emergency. Depending on your program, this might be specific information, like details of a cancelled gig or an estimate of unexpected expenses. To streamline things in a community-wide emergency, you can make it even simpler by providing a list of options to choose from, or a simple statement that they affirm.

**4**

**Demographic information.** When you ask applicants for information about themselves, be clear what it's for. If you will use the information to prioritize applications, be upfront. If it's to understand the community you serve, or because it is a requirement for your organization, be clear about that, as well. In the spirit of keeping the application short and simple, don't recreate the entire census.

**5**

**Preferred payment method.** If you will offer recipients choices for how to receive funds (more on that in Step 5), asking here can help speed the process of getting the money out. Do not collect tax IDs, banking account numbers within the application itself!

### **Collect data, not surveys!**

Even a very simple application can be a rich source of data. The information you need to process an application can also reveal a lot about the kinds of needs artists have and where emergencies are concentrated, which can help as you build programs and advocate for artists. During the pandemic, Springboard used data from applicants to advocate for artists' inclusion in other relief programs, without having to send out (yet another) survey to artists during an emergency.



## Step 4: Plan a review and selection process

When it comes to reviewing applications, remember the principles we started with. An ERF is not a grant based on perceived merit; it is a response to emergent need. You do not need a panel or a lengthy process.

**The point of the review is to verify eligibility and, if your program will prioritize certain groups, to identify priority applications.**

If your ERF has more money to give than artists who meet the criteria, hooray! Process requests as they come in. Verify eligibility and issue payment as quickly as possible.

However, if eligible requests outstrip the program's capacity to fund them, you will need a way to select fund recipients that does not rely on subjectively assigning "merit" to applications, either by judging work or by judging need.

A simple selection process might include these steps:

**1**

**Initial review.** A quick assessment about whether the application meets the criteria. This is a thumbs up/down decision, and should take only a few minutes. Assign one or two staff, depending on how many applications you receive. You don't need multiple eyes on most applications.

**2**

**Secondary review, only if needed.** If information is missing or unclear, reach out to the applicant for clarification. If they meet the criteria, put their request back into the pool. If there is a big influx of applications at once, consider having another staff person do this followup, while the initial reviewer keeps other applications moving.

**3**

**Select recipients.** When eligible applications outpace the money in the fund, one fair and transparent way to select recipients is a randomized drawing. There are different ways to do this, but perhaps the simplest is to use a random number generator (there are many on the internet, including Google). Assign numbers to applications (easiest is to use the row number in a spreadsheet), and use the random number generator to draw numbers from the pool. Use two staff people for this process so the person using the generator never sees the names, in order to prevent accidental favoring. If you're continuing to raise funds, keep applicants in the pool.

### First come, first served?

While a simple first come/first served approach might be tempting, it can advantage applicants “in the know,” and disadvantage people you’ve already been struggling to serve or who have limited access to resources like internet service. Only you will know whether this is true of your organization or the emergency you are responding to.

4

**Modified selection for priority applications.** If your ERF prioritizes some groups, you can 1) move prioritized applications to the front of the line for speedier processing, or 2) weight applications in the drawing process. You may sort applications into your priority groups and draw the percentage you want. After drawing from a priority group, those who did not get selected can move to the next priority group if they qualify (giving them an extra chance at being drawn) or you can move them to the whole final pool for a final drawing.

5

**Notify applicants.** Having a few email templates ready will help you get word out to artists quickly. Be succinct and clear, and try to set realistic expectations for next steps or payments. If you expect to be able to fund more applications—perhaps you are actively raising additional funds—let applicants know that you will keep them in the pool.

**Tip:** Here are some email templates you may want to prepare:

- Application is missing information
- Approval notification
- Declination for ineligibility
- Declination for lack of funds

## Preventing fraud without creating barriers

**We believe that a good Emergency Relief Fund needs to prioritize accessibility, speed and eliminating unnecessary barriers.**

Many times this means questioning your organization's preconceived ideas of what we "have to have" or what a funding program should look like. *(Remember this isn't a grant!)*

Unfortunately, we have also found that, particularly with highly publicized emergencies, there are people who will find ways to try to steal emergency funds or defraud programs that are meant to help individuals in your community. The most common way we have seen this happen is through the submission of multiple fake applications.

The easiest way to check for this type of fraud is to:

- confirm that applicant addresses exist by using Google Maps
- check applicant IP addresses for duplicates, especially if many applications come in at the same time
- if you are suspicious that images might be fraudulent, use reverse image search to find the source image

We also recommend having some internal conversation about your risk tolerance and how you will balance speed and usefulness to your community while ensuring that the money you are raising reaches its intended beneficiaries.



***The fund helped me to obtain urgent necessities and equally important, helped me feel that I was not alone in this as an artist.***

Emergency Relief Fund recipient



## Step 5: Choose payment methods

There are many ways to distribute relief funds to artists. Some methods of payment will be better for some recipients than others, but to streamline administration, limit the choices to a few (you can still always make exceptions!).

Consult your finance director and auditor, and use a system that works for you and the artists you want to support. Distribute the full amount to the recipient at once; there's no reason to hold on to money in an emergency.

Descriptions and advice on the options are below.

**Checks** are trackable and secure, and don't require the collection of bank account and routing numbers. However, they can be a bit slower than other methods, and require the recipient to either have an address or come in-person to pick up their check (it is a nice excuse to say hello!).

**Direct deposit** works well for some recipients. Funds are trackable and quickly accessed. However, this method is the most time-consuming for staff, and carries risks associated with handling and keeping sensitive banking information, especially if your organization does not have experience making payments this way.

**Digital payment platforms** (PayPal, Venmo, Zelle, etc.) deliver funds quickly, without requiring the collection of banking data, which works if you are serving people who may be unbanked. However, they may have transaction limits, and don't work well with all accounting systems. They are also the preferred payment methods of fraudsters, so employ them carefully.

**Online fundraising platforms** (GoFundMe, JustGiving, Fundly, etc.) work when applicants are already fundraising through these tools. They are not a good option for applicants who are not planning a broader fundraising campaign, or who prefer not to be public about their emergency.

**Paying a bill directly** works when the ERF is covering an unexpected expense and there is a bill or invoice. You will have to decide what happens if the bill is more or less than the amount of the ERF, which can be complicated. Be sure to include the recipient's name or account number with the payment, and share any receipts or documentation.

**Tip:** Offering a few ways to provide funds that don't require a bank account (prepaid cards or paying a bill) can be helpful to artists whose legal residency status is in question.

**Prepaid credit or gift cards** should be considered a last resort. They make recordkeeping difficult, can have unexpected fees and expire, and are virtually untraceable if lost. We recommend avoiding this method unless the recipient cannot receive funds another way.

Once you know what method(s) you will use to distribute funds, figure out what information you need to collect for processing, legal compliance, and accounting, and ask for it when you notify recipients of their selection. For example, you may need:

- W-9 form
- Bank routing number and account number
- Web address for an individual's fundraising campaign
- Account info for digital payment platforms

Pay particular attention to how you will protect private information like account numbers. Never ask for bank information via email; use an online portal if you have one, or schedule a phone call with your finance staff.

You do not need to ask for confirmation or a report on how the money was spent. (You will probably get lovely messages back from recipients, though!)



***I am an artist and educator who pieces together multiple jobs on a short-term contractual basis. Having financial support during this time meant I was not facing eviction while scrambling to obtain unemployment benefits.***

Emergency Relief Fund recipient



## Step 6: Get the word out!

Once you have raised or allocated funds, decided on the parameters of your ERF, and planned how to administer it, it's time to share the news.

Use your usual platforms—website, social media, mailing lists—to let people know about the ERF, but consider what more you can do to get information to the artists who need it. Especially in an emergency, usual communications may be disrupted, and artists might not be used to turning to you for this kind of help. Work with your partners to get the word out—as well as organizations and agencies you haven't worked with who also serve your priority groups. (It's a great reason to make new organizational friends, too!)

**Make all your communication simple but clear.** It will save time and frustration for everyone if it's easy to understand who and what is eligible. When you learn about other resources (other funds, Small Business Administration programs, etc.), share those, too! Even if someone isn't a candidate for the ERF, directing them to another program where their request might be a fit is a help.



***Thank you so much.  
This helps more than you can know.***

Emergency Relief Fund recipient



**Tip: Don't forget to care for the people who are staffing and organizing emergency relief.** Reading lots of applications and fielding questions and requests from folks who are in crisis is heavy work and it may be very different from the work your staff normally does.

Have frequent conversations about how to share the load, provide opportunities for people to take a break, and make sure you share notes of thanks and messages about the impact of the work with the people who are handling the administration.

# Keep in touch

**We are happy you are considering starting an Emergency Relief Fund for artists in your community!**

Please let us know if this toolkit has helped, what you've learned about artists and emergencies in your work, and what we can do to make it more useful. We are always available for questions or to help you brainstorm ideas, and look forward to hearing about your work. Keep it up!



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