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Disaster Giving: An Issue Guide for Donors

NATIONAL PHILANTHROPIC TRUST

Introduction

NATURAL DISASTERS AND EXTREME WEATHER often motivate people to donate, especially when those events result in dramatic damage and loss of life. The human toll—as well as the economic consequences—of these disasters can be staggering. When the definition of disasters is expanded to include disease outbreaks and complex humanitarian emergencies like wars and famines, deciding how to respond can be overwhelming. As headlines accumulate daily about the linkages between disasters and the mounting climate crisis, it's easy to feel outmatched by the severity and gravity of the challenges.

But there's a tremendous amount philanthropists can do, not only to support disaster relief and recovery, but also to make strategic philanthropic investments today that will prevent or mitigate future events. Strategic giving in response to disasters has expanded significantly in recent years to encompass new practices, principles and stakeholders. Scientific and policy research has evolved alongside disasters themselves to provide up-to-date insights on how successful and effective relief works. There are more resources available than ever before for donors interested in disaster philanthropy.

The extent of a crisis is often not entirely clear until its later stages or aftermath. By that point, the initial influx of giving may have ebbed significantly. The decreased presence of crisis coverage in the media over time can lead the public to forget about those affected by the disaster and present frontline organizations with challenges as funding wanes.

Case in point: a [study from the Center for Disaster Philanthropy](#) found that about 30 percent of U.S.

households donated in response to a disaster in recent years. However, only two percent donated to support recovery from disasters that occurred in earlier years.

Charitable giving can often deploy resources in communities before government agencies arrive, but private generosity is at its best when it works in concert with local and national authorities and locally rooted, mission-based organizations that understand the specific needs present in affected communities.

For donors interested in most effectively incorporating disaster giving in their portfolio, this guide features emerging principles and best practices, as well as research findings and grantmaking opportunities. Disasters—especially those intensified by climate change—are by their nature unpredictable, but careful planning and some basic philanthropic strategy can play an essential role in mitigating and preventing the impact of disasters locally and globally.



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Center for Disaster Philanthropy



Principles: Know the Phases of Natural Disasters

Not all disasters are experienced in sequenced phases, in the same time frame, or even in the same order. For example, the preparation phase might range from a few days or a week, to a matter of hours or even minutes. Floods and hurricanes tend to be slow-moving disasters, giving communities a chance to focus on preparedness in advance. Tornadoes and earthquakes, on the other hand, can occur suddenly and with little warning, leaving mere minutes to react. According to, the [Center for Disaster Philanthropy](#) the disaster life cycle typically includes four phases:

- **Mitigation:** Efforts in this phase include risk analysis for future events and applying strategies to reduce the negative effects of natural disasters.
- **Preparedness:** The phase immediately before a disaster is characterized by activities such as preparing sandbags for a flood, stockpiling food and water in advance of a snowstorm, or ensuring healthcare providers have adequate support and medical supplies.
- **Response:** Most of us are familiar with the response phase, when the focus is on saving lives and minimizing damage in the immediate aftermath of an emergency.
- **Recovery:** The rebuilding of homes, businesses and other infrastructure is critical to returning a community to its pre-disaster state. This stage may also include reform efforts to address and repair the social and physical infrastructure that may have exacerbated the disaster.

Donations during the phases of mitigation, preparedness and recovery can have tremendous impact on the prevention of extensive loss and in rebuilding for resilience and sustainability after a disaster. A [study from the National Institute of Building Sciences](#) found that in the United States, every \$1 the federal government spent on natural disaster mitigation efforts saved \$6 in future costs, in addition to hundreds of lives saved and the creation of thousands of new jobs.

Given the remarkable return on investment, mitigation efforts can provide an opportunity for philanthropy to make a significant impact, especially in areas that are prone to seasonal weather events such as hurricanes, wildfires and tornadoes. Despite this opportunity, [90% of disaster giving](#) goes toward immediate relief efforts.



Considerations for Giving

Support long-term recovery efforts in addition to short-term needs

Understandably, most philanthropic assistance focuses on the immediate response to a disaster, when public attention is at its highest. Research by the [Center for Disaster Philanthropy and Candid](#) found that one-third of total giving is completed less than four weeks after a sudden disaster, and two-thirds of giving happens within two months. By the time recovery efforts are fully underway, donations have nearly ceased.

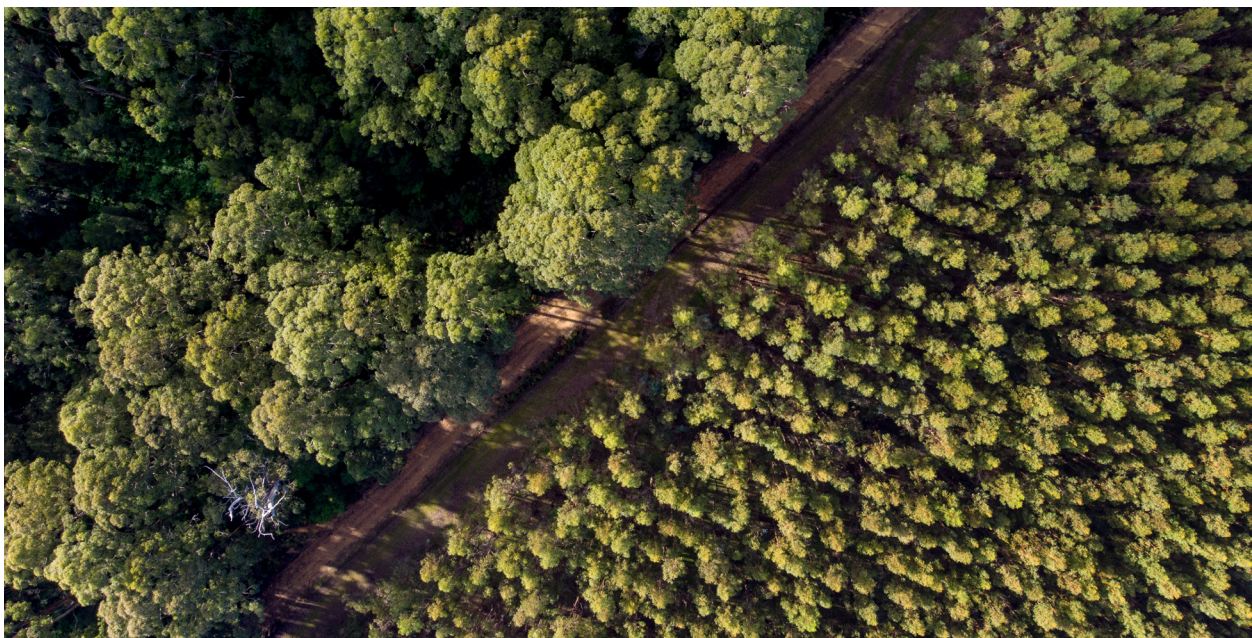
When you are moved to give in the days or weeks following a disaster, consider also making an equivalent, matching donation to long-term recovery or prevention efforts, or directing your donation to an organization that also addresses the other phases of a disaster. Much like mitigation of natural disasters can have an enormous return on investment, giving to long-term projects can minimize damage in the future. For example, while a disease outbreak requires immediate investment to support hospitals, healthcare workers and other logistics, a simultaneous donation to nonprofit organizations researching treatments and prevention of the disease could help ensure future outbreaks are less severe.

While a disaster is in the headlines, donations made in the immediate aftermath can still be directed to long-term recovery efforts.

- The effects of wildfires, which devastated the West Coast of the United States in recent years, and tornadoes, like those which struck communities across at least ten states late in 2020, are still being keenly felt, with communities still just beginning to rebuild.

- It took [17 years after Hurricane Katrina](#) for improvements to the levees, floodgates and other protections in New Orleans to be completed.
- [Even areas of New York and New Jersey are still recovering from Hurricane Sandy](#), over a decade after the storm.
- No one knows exactly how long the world will be experiencing the ramifications of the COVID-19 pandemic, but it's likely that the causes and organizations focused on long-term recovery on both the individual and community levels will be at work for years to come.

The Center for Disaster Philanthropy [has several funds to address mid- and long-term recovery efforts](#) in a variety of geographic areas, and community foundations often maintain funds for resiliency long past immediate media coverage. These types of funds allow donors to give directly after an event, when it is dominating news cycles, but the funding contributes to long-term rebuilding efforts.



Explore climate-focused solutions

[Climate scientists agree](#) that climate change has intensified the severity and frequency of extreme weather like hurricanes, tornadoes, fires, floods, droughts, blizzards in the winter and heat waves in the summer. It sometimes seems that extreme weather and natural disasters are outpacing efforts to prepare for and recover from their impacts. But increased and more severe natural disasters have also elevated the role of climate change in the conversation around disaster philanthropy.

As climate change intensifies, the recovery cost of disasters does, too. [A 2020 study](#) from National Centers for Environmental Information, a research center housed within the National Oceanic and Atmospheric Administration, found that disasters costing \$1 billion or more had doubled since 2010.

Donors interested in preventing and mitigating disasters may wish to commit philanthropic support for climate change mitigation and adaptation resources. The creation of “nature-based solutions” to climate change has significant overlap with disaster mitigation efforts and helps to build resilience both in the natural world and surrounding infrastructure. In cities, rainwater management systems can slow runoff and minimize flooding during storms while simultaneously storing water for irrigation. Reefs, dunes and mangroves help to buffer coastlines from erosion caused by waves and tidal flooding.

Look locally

Local and community-based organizations are often in the best position to provide long-term aid to those affected by a disaster or crisis, but they are sometimes overlooked in favor of larger, more well-known organizations. Making local organizations a part of your philanthropic plan will empower these community-based organizations to use their specific understanding and knowledge of their own community to efficiently identify key areas of need and provide aid, as necessary.

Local disaster preparedness is also a good starting point for donors new to disaster giving. Consider which natural disasters typically affect your immediate community. Risk in California will differ from that in Iowa or South Carolina, but certain basic principles will still apply.

[Local community foundations](#) often serve as excellent aggregators of worthy, but less well-known, nonprofits responding to the crisis. Most disaster response organizations will also make their needs clear through public communications and their website. Check back regularly to keep track of the areas of greatest need; local newspapers and radio stations are often good sources of information. Look to reliable, fact-checked media and information sources for guidance before using social media.

Build disaster giving into your philanthropic budget

It is not a matter of if, but when disasters will occur. Consider setting aside a percentage or set amount of your annual giving budget for immediate disaster relief, then re-balancing your giving portfolio as needed. If your philanthropic strategy focuses on a particular sector, consider how you could support organizations working in that issue area that are affected by a disaster—or how to help them prepare for one.

For instance, if your philanthropy supports health-related causes, consider giving to hospitals or other health-related organizations working to treat patients affected by a sudden disaster, or to provide safe transportation to evacuate patients in advance of a storm. As another example, donors focused on education might assist with rebuilding damaged schools.

Consider Unrestricted Gifts and Recurring Grants

While it might sound appealing to give tangible items, like clothing, blankets, food or other supplies, the most valuable gift in a time of crisis is money. A key aspect of [trust-based philanthropy](#), unrestricted funding is crucial in a crisis, as it allows relief organizations to deploy funding where it is most acutely needed and pivot dollars to emerging demands, rather than devoting precious time to sorting materials or negotiating disrupted transport logistics from in-kind contributions.

Giving [recurring or regular grants](#) can help provide organizations with a sustainable source of funding. Climate-related natural disasters like wildfires, hurricanes and flooding have a somewhat predictable seasonality. Giving before the season can help communities prepare and minimize damage and loss. Philanthropy that supports infrastructure and logistics in lower income countries or underinvested American communities can also help people most at risk prepare for and mitigate the impact of future disasters.

Beware of scams

Unfortunately, tragedies often spark an increase in bogus charitable organizations looking to take advantage of well-intentioned individuals. Resources such as [Candid's GuideStar](#) and [Charity Navigator](#) provide information such as financial statements and IRS filings that can help you determine if an organization is legitimate. When granting from a donor-advised fund at NPT, you can rest assured that the organization is undergoing a rigorous [due diligence](#) review.

It is also important to ensure that the organization you wish to support is mounting a response effort. Not all relief organizations have the capacity to provide direct relief in every emergency, and ever-changing geopolitical situations can prevent international NGOs or aid organizations from working in certain countries, regardless of the need of private citizens.



Research: What We've Learned

- To support individuals and families, [direct cash giving](#) has long been used in an international development context but is becoming more common in the United States through organizations such as GiveDirectly. By providing financial support directly to those affected by a disaster, donors can help bridge the gap for those without savings, or delays in obtaining insurance payments or other assistance. In addition, direct cash giving tends to keep money within the local economy, helping lead to faster recovery.
- A [20-year study in southeast Asia](#), focused on nine countries, showed that philanthropic support plays a critical role in the recovery of local economies after a disaster strikes. Natural disasters can decimate communities, and a robust philanthropic response can not only improve the local economy but also create a more resilient system better able to withstand future disasters.
- A [2021 FEMA study of "nature-based solutions"](#) identified key areas of overlap between environmental resilience, climate change mitigation and disaster preparedness. Nonprofits can play a key role in assessing, implementing and measuring the outcomes from nature-based solutions through conservation, urban design and land management. FEMA's study finds that nature-based solutions can help reduce loss of life from disasters and cost less than traditional infrastructural solutions.
- After Hurricane Katrina struck the area in 2005, the [Greater New Orleans Foundation](#) established a response framework to be applied to future disasters. The framework prioritizes resilience, sustainability, civic participation and equity, recognizing that disasters exacerbate existing inequalities within communities. When the COVID-19 pandemic took hold, the foundation and its partners were able to apply the pre-existing framework and infrastructure to rapidly deploy funding to nonprofits in greatest need, supporting the most vulnerable populations in New Orleans.
- The [Community Foundation for Greater Buffalo](#) used the COVID-19 pandemic as a catalyst for systemic change, rather than address just the immediate effects of the crisis. Leveraging urgent and increased communication with nonprofit partners, the foundation took the opportunity to listen to the needs of organizations and their constituents. These conversations and surveys resulted in new initiatives in the area focused on systemic change to many of the challenges laid bare by the pandemic emergency, such as improvements to the city's 211 system that helps residents find services and support.



Opportunities for Donors

- Community foundations in the affected areas can be excellent resources. When tragedy strikes, these organizations often set up recovery funds that are granted out over a longer time period to trusted nonprofit partners working directly in the affected geographic area through all phases of relief and recovery. The Council on Foundations manages an excellent tool to [find a local community foundation](#) in the United States.
- The [Center for Disaster Philanthropy](#) (CDP) is the leading resource for disaster-related giving, both domestically and internationally. CDP manages long-term, geography-specific recovery funds, allowing donors to pool resources to support local organizations working in all phases of disaster recovery around the world. In addition, CDP offers a wealth of educational material and expertise to help communities recover from—and plan for—natural disasters.
- In the immediate aftermath of a disaster in the United States, the [American Red Cross](#) is often the first on the ground. The organization provides services ranging from emergency shelters to blood drives to volunteer management. The [International Committee of the Red Cross](#) takes this work internationally, responding to natural disasters and humanitarian crises across the globe, with a specific focus on areas experiencing conflict and war.
- [Doctors Without Borders](#) manages an extensive network of healthcare workers in over 70 countries around the world. When a disaster occurs, the organization can quickly deploy not just volunteers but critical medical supplies to where they are most needed. Doctors Without Borders also strives to bring global attention to situations that may have fallen out of the news cycle, such as ongoing recovery and rebuilding efforts in the months and years following a natural disaster.
- Leveraging the experience of military veterans, [Team Rubicon](#) quickly responds to natural disasters throughout the world with teams of well-trained volunteers. The organization assists in recovery efforts and, whenever and wherever possible, with preparation efforts, such as boarding windows of homes and businesses, or filling and distributing sandbags in anticipation of a storm. Team Rubicon works closely with government entities and local organizations to ensure long-term community recovery. Their rebuilding efforts prioritize working with individuals and communities that have the least resources, such as homeowners that lack insurance or the personal savings necessary to repair or rebuild their homes.

NPT Is Here To Help

If you are unsure where to start or would like support with shaping your personalized disaster-focused giving portfolio, NPT's Philanthropic Consulting team can help. We offer tailored consultative services that can include exploring your goals, researching organizations, or finding the right partnership or collaborative to meet your funding needs. For your convenience, if you have a donor-advised fund (DAF) with NPT, fees for Philanthropic Consulting services are payable directly from your DAF account.

For information, please email our Philanthropic Solutions Group: philanthropicsolutions@nptrust.org

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Building a Disaster Philanthropy Strategy

1. Define Your Purpose

Why is giving to disaster relief and recovery important to me?

How does giving to disaster relief and recovery issues align with my values?

How might disaster giving support my giving to other issues, and vice versa?

2. Find Your Focus

While the immediate aftermath of a disaster grabs public attention, the other phases of relief and recovery are important. Finding your focus could mean supporting a recovery phase or a mitigation strategy that seems particularly promising to you, or determining a particular geography where you want to support interventions.

Of the phases of recovery, I'm most interested in:

Mitigation – reducing the negative effects of future disasters

Preparedness – activities to prepare for an imminent disaster (e.g., evacuations; protecting property)

Response – immediate aftermath of a disaster (e.g., search and rescue; medical attention)

Recovery – rebuilding homes, businesses and other infrastructure

Disasters can occur anywhere at any time, but different regions are prone to different types of disasters. Supporting specific places or communities can be another way to narrow your scope of giving. The following places and/or people are important to me:

3. Build Your Giving Portfolio

Much like building a financial portfolio, your disaster-related philanthropy portfolio may have a mix of long-term and short-term funding, with a combination of support for multiple phases of disaster relief. Many natural disasters occur on a seasonal cycle; hurricanes, floods, wildfires and tornadoes tend to occur at similar times each year. So, it is not a matter of if but when a disaster will occur. Likewise, communities around the world are still trying to recover from disasters that occurred years—even decades—ago. How you design your giving plan is up to you.

I will dedicate _____ % of my annual philanthropic budget to disaster giving. I'm going to allocate this giving to the following efforts:

Mitigation: _____ % Preparedness: _____ % Response: _____ % Recovery: _____ %

4. My Learning Journey

I want to learn more about:

If I could ask an expert anything about disaster philanthropy, my question(s) would be: