

# Smart disaster giving can offer predictability to the unpredictable



Sadly, rarely does a month go by without the news of another disaster or humanitarian tragedy. Most recently, the Maui fires and Hurricane Idalia are making the headlines—and also generating widespread [charitable support](#). Indeed, many of your clients are no doubt supporting relief efforts through monetary donations.

Disasters are both unpredictable yet, sadly, predictable. Multi-billion-dollar damage events occur annually and, not surprisingly (and thankfully), natural disasters and humanitarian tragedies consistently attract much-needed philanthropic support.

Understandably, most of the charitable dollars following a disaster flow toward essential and immediate relief efforts. Your clients might be interested to know, however, that dollars for efforts related to rebuilding and future mitigation are also [critically important](#). Affected communities need both immediate philanthropic support for people affected by a disaster *and* long-term support to address ongoing ramifications. Ongoing support, for example, is needed not only for rebuilding after a fire or hurricane, but also to fund preparedness to blunt the effects of the next fire, hurricane, or pandemic.

The team at the Community Foundation is happy to work with you and your charitable clients to explore ways to address future humanitarian disasters. Many people, for instance, use their [donor-advised funds](#) at the community foundation to support disaster relief efforts. And with rebuilds and recoveries often occurring long-term, a [bunching](#) strategy could help clients support disaster relief efforts through their donor-advised funds for several years. This allows clients to plan in advance to provide support, while also being smart about the tax advantages in the year of the transfer to their donor-advised fund.

Not limited to disaster responsiveness, the Community Foundation is an ideal partner for disaster preparedness. Encourage your clients to consider endowments, field-of-interest funds, designated funds, and other perpetual structures established through the community foundation to ensure that the community we love is protected for generations to come. Field-of-interest or unrestricted funds can be especially attractive because, for people who've reached the age of 70 ½, these funds are eligible recipients of QCDs (Qualified Charitable Distributions) from IRAs. Creating a field-of-interest or unrestricted fund allows a client to make charitable gifts in advance of disasters so that the community foundation can deploy resources immediately when urgent needs occur.

As disasters and hardships across the country inevitably occur, the team at the community foundation is honored to serve as your valuable resource as you help your clients deploy the power of philanthropy as a helping hand to those who need it most.