



Smart disaster giving can offer predictability to the unpredictable

Rarely does a month go by without the news of another disaster or humanitarian tragedy. Locally, the [Oxford fire](#) made headlines, and thankfully generated [charitable support](#). Worldwide, the Maui fires and Hurricane Idalia made headlines—and also generated 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.

Our team at the Chester County Community Foundation is happy to work with you and your charitable clients to explore ways to address future humanitarian disasters. Many people 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 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 fund allows a client to make charitable gifts in advance of disasters so our dedicated staff can deploy resources immediately when urgent needs occur.

As disasters and hardships inevitably occur, our 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.

For more information, contact the Chester County Community Foundation:

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The team at the Chester County Community Foundation is a resource and sounding board as you serve your philanthropic clients. We understand the charitable side of the equation and are happy to serve as a secondary source as you manage the primary relationship with your clients. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.