

# How to Support Communities Impacted by a Natural Disaster

As financial advisors, we understand the importance of helping others in times of crisis. Following a natural disaster, many of us want to provide meaningful support, whether through donations or volunteering. Below is a guide to ensure your efforts make the greatest impact.



## Support Through Financial Donations

Monetary donations are often the most effective way to assist after a disaster. Funds allow relief organizations to respond quickly and purchase necessary supplies tailored to victims' needs.

### Best practices for donating:



#### **Choose reputable organizations:**

Well-known groups like the American Red Cross, Salvation Army, or local disaster relief funds often have the infrastructure to deliver aid effectively. See below for guidelines on evaluating charities.



#### **Prioritize flexibility:**

Donate to organizations with general disaster relief funds, as these allow them to allocate resources where they're needed most.



#### **Consider employer matching programs:**

Many employers match charitable donations, doubling your impact.

## Evaluate Organizations Before Donating

With so many groups asking for donations after a disaster, it's important to verify that your contributions go to legitimate and effective organizations.

### How to evaluate organizations:

- **Research their track record:** Use tools like GuideStar, Charity Navigator, or the Better Business Bureau (BBB) Wise Giving Alliance to check for transparency and accountability.
- **Verify tax-exempt status:** Look for organizations classified as 501(c)(3) nonprofits to ensure your donations are tax-deductible. Use the IRS Tax-Exempt Organization Search (TEOS) tool to verify a charity's legitimacy, tax-exempt status, and eligibility to receive tax-deductible donations.
- **Understand fund allocation:** Ask how your donation will be used—whether for immediate relief, rebuilding efforts, or administrative costs. Additionally, check the program expense ratio—a charity should spend about 30% of its total expenses on administrative overhead and fundraising costs.
- **Focus on local efforts:** Smaller, community-based organizations may have a clearer understanding of specific needs in the affected area.

## Volunteer Your Time or Skills

Volunteering is another powerful way to make a difference, whether locally or remotely.

### Ways to help:

- **Local disaster relief efforts:** Check with shelters, food banks, or clean-up organizations in your area.
- **Offer specialized skills:** Medical professionals, counselors, and tradespeople can often provide critical support.
- **Virtual volunteering:** Help with administrative work, fundraising, or providing emotional support via hotlines.

Be sure to connect with established organizations coordinating efforts to ensure your time is used effectively.

## Long-Term Support

Recovery from natural disasters often takes years. Consider setting up recurring donations to trusted organizations or offering support for rebuilding projects once the immediate crisis has passed.

Your efforts, whether through donations or volunteering, can make a real difference in helping victims rebuild their lives. If you'd like to discuss financial strategies for supporting disaster relief, our office is here to help.

### Together, we can help those in need.

Contact our office today to discuss your charitable donation strategy. We can help ensure you make the biggest possible impact with your hard-earned money.

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