



ADVANCING RURAL DISASTER PHILANTHROPY

Barriers & Opportunities

Executive Summary

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The frequency, severity, and cost of disasters in the United States are rising sharply. Rural communities are uniquely vulnerable to these disasters due to historic underinvestment, geographic isolation, and access to resources. Despite making up roughly 20% of the U.S. population, rural America receives just 7% of philanthropic funding.

This report draws on surveys of funders and community organizations, stakeholder interviews, and secondary research to map the landscape of rural disaster philanthropy. It identifies barriers to investment and surfaces actionable opportunities for funders to drive meaningful, equitable impact in rural communities before, during, and after disasters.

Key Findings

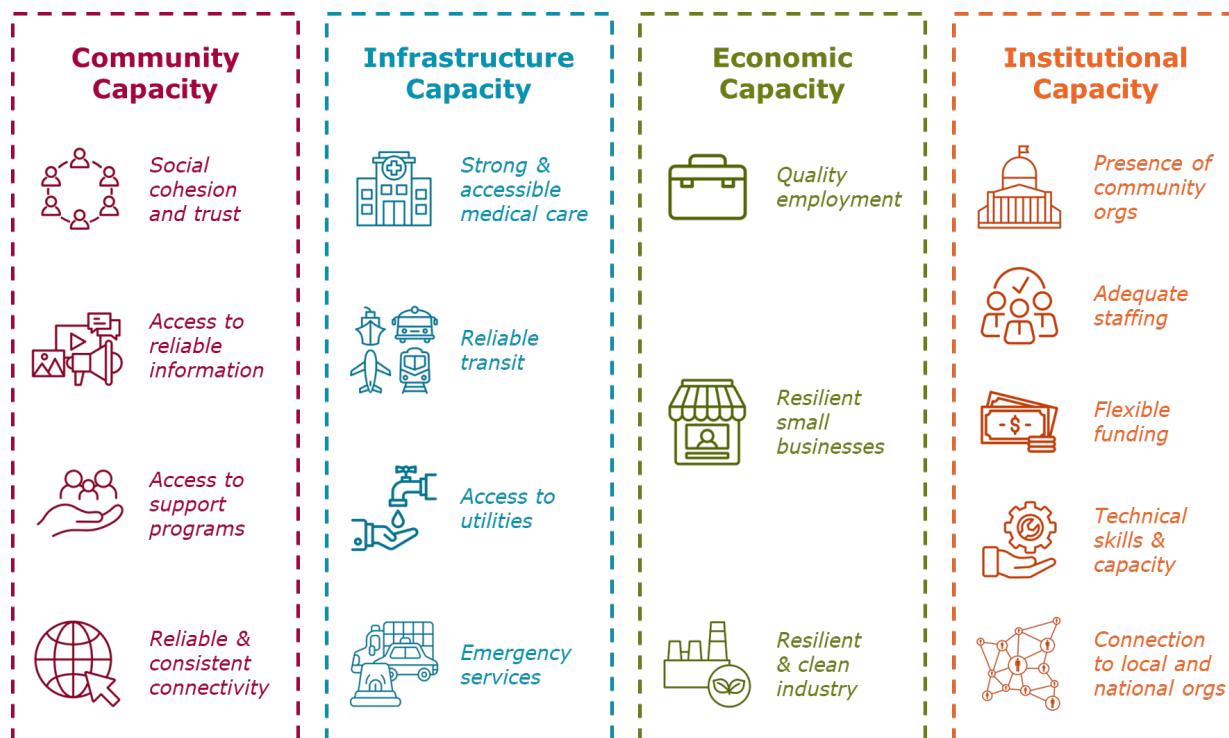
- **Low and Inequitable Funding Levels:** There has historically been, and continues to be, a significant under investment in rural areas broadly and rural disaster specifically from funders of all types. Certain populations or geographies, such as Indigenous communities, are especially underserved.
- **Structural Barriers in Funding:** Many funders operate with processes and mental models that were developed through work in primarily urban areas. Approaches to relationship building, sourcing proposals, and application and reporting all disproportionately burden under-resourced rural organizations, which exacerbates structural underinvestment in these areas.
- **Resource and Infrastructure Constraints:** Many rural communities face systemic barriers to both fundraising and disaster response, including aging infrastructure, strained emergency services, and fewer full-time nonprofit staff who can identify and apply for funding opportunities. These challenges reduce their ability to compete for funding, especially during disaster events. Our current ways of thinking about rural capacity are often deficit-based and insufficient.
- **Significant Opportunity for Philanthropy:** There is a significant opportunity for philanthropy to be effective partners to rural communities both before, during, and after disasters. There is an opportunity for funders to not only play a role in addressing systemic underinvestment, but also to support local communities and leaders in defining and developing strategies for community wellbeing.

Opportunities for Philanthropy

Funders can take a leadership role in closing the rural disaster resilience gap by strengthening rural capacity along four dimensions:

- *Community capacity*
- *Infrastructure capacity*
- *Economic capacity*
- *Institutional capacity*

Figure A. Four dimensions of rural capacity



Funders can effectively advance rural disaster resilience by reshaping their engagement along three key pathways:

1. Rethink *Who Gets Funded*: Center Local Leadership and Equity

- **Identify and Invest in Local Leaders:** Funders should actively map rural leadership—including those outside traditional nonprofits such as mutual aid groups, tribal authorities, and small businesses—and invest in building relationships with them. Funders can intentionally identify ways in which they can resource these leaders to support their communities in disaster management.
- **Support Nontraditional and Community-Rooted Organizations:** Many critical community actors do not exist within philanthropy’s traditional models (e.g., 501c3 organizations). Philanthropy should expand the ways in which it thinks about supporting communities, identifying potential grantees, and structuring their processes in order to reach and support these communities effectively.
- **Prioritize Community Voice in Decision-Making:** It is vital that funders listen to and learn from community voices, especially in rural and disaster contexts. Working directly with community leaders and ensuring a wide range of representatives are at the table can ensure that funding agendas, priorities, and structures meet the needs of each community in a way that promotes equity and long-term resilience.

2. Rethink *What Gets Funded*: Prioritize Capacity, Coordination, and the Full Disaster Cycle

- **Support Holistic Capacity:** Funders can expand the ways in which they understand and support community-level capacity. Beginning with a deep understanding of ongoing work, needs and challenges, and community-specific opportunities for investment can ensure that funders are acting as effective partners to rural areas.
- **Fund All Stages of Disaster Management:** Preparedness and mitigation are underfunded yet essential. Investing before disaster strikes improves community readiness and long-term outcomes. The capacity to respond to disasters effectively is directly tied to a community's capacity to engage in development work during non-disaster times.
- **Scale Through Regional Coordination:** Regional intermediaries—such as community foundations and funder collaboratives—can quickly mobilize resources, share knowledge, and tailor disaster strategies to local conditions. Working at the regional level can also create opportunities for identifying tools, strategies, and best practices that are relevant more broadly.
- **Invest Coordination and Collaboration:** Funders can play a significant role in enabling collaboration and coordination in order to enable effective disaster management. Preparing for and responding to disaster requires collaboration and coordination between many different teams, offices, and organizations at the federal, state, and local levels – work that may or may not exist outside of the disaster context. Funders can proactively identify and support this type of collaboration to increase response capacity.

3. **Rethink How Funding Happens: Redesign Processes for Equity and Impact**

- **Design for the Margins:** In order to ensure that their funding is accessible to the most vulnerable organizations, funders can assess their relationship building, application, and reporting requirements to understand which types of organizations or communities are being excluded. Designing these approaches to intentionally include the communities or organizations with the fewest resources can promote equitable access.
- **Leverage Trust-Based Philanthropy:** In order to support increased capacity, innovation, and impact, funders can leverage trust-based principles like multi-year general operating support (GOS), reduced administrative barriers, and flexibility. These approaches are especially effective in the disaster context.
- **Adopt a Systems Lens:** Disasters affect individuals, economies, and communities. As such, funders should design their rural disaster work in a way that addresses impacts at all levels. Disaster management is an opportunity for communities to create and work towards a shared vision for their community's well-being.

Rural communities are vital to America's social, economic, and environmental wellbeing, yet they remain systemically underfunded and overlooked. As disasters grow more frequent and destructive, philanthropy has a critical opportunity to shift its approach to prioritize equity, flexibility, and long-term partnership with rural communities. By rethinking who they fund, what they support, and how they operate, funders can address long-standing inequities, support communities in building local infrastructure, and ultimately improve the capacity to plan for and respond to disasters now and in the years to come.