ADVANCING RURAL DISASTER PHILANTHROPY

Barriers & Opportunities

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FSG REIMAGINING SOCIAL CHANGE

Executive Summary

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

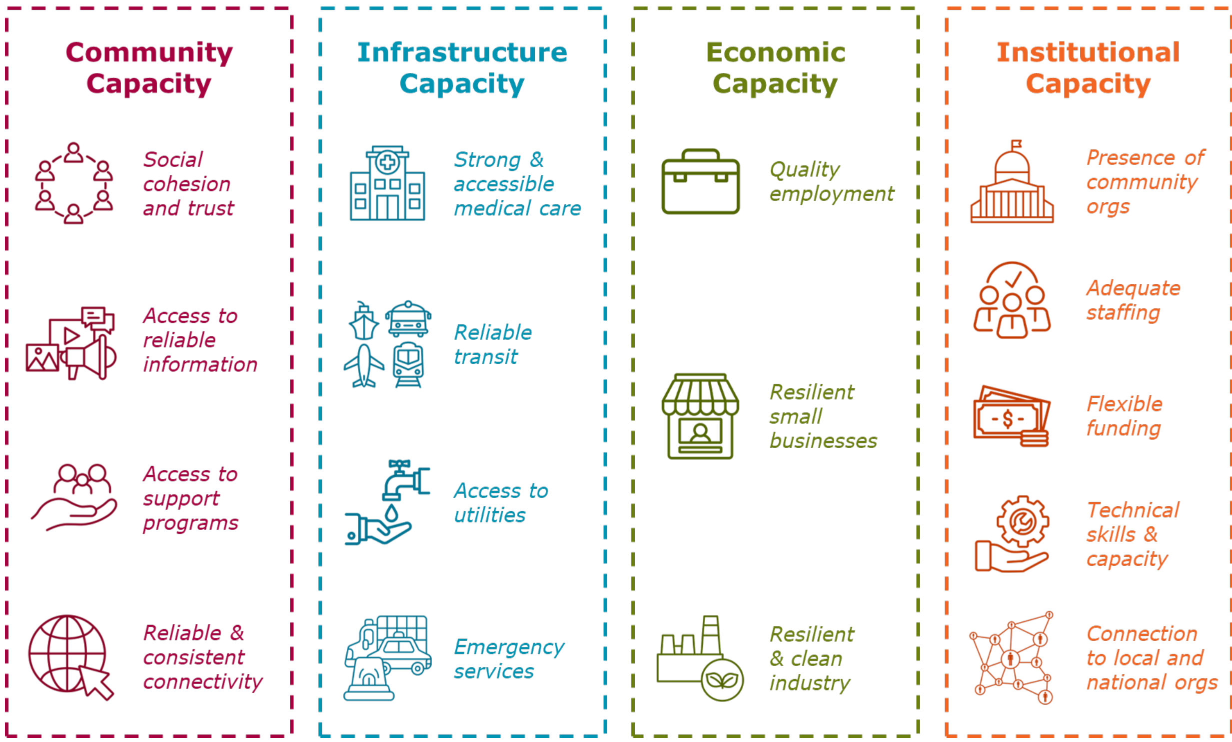
- **Low and Inequitable Funding Levels:** There has historically been, and continues to be, a significant under investment in rural areas broadly and rural disaster specifically from funders of all types. Certain populations or geographies, such as Indigenous communities, are especially underserved.
- **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.

Introduction

Context

From 2020 to 2024, the United States (US) experienced an average of 23 billion-dollar disaster events annually, more than 2.5 times the average in the past 45 years. The frequency, cost, and intensity of disasters is increasing, and the impact on both urban and rural communities is growing.[1] Rural communities, however, are disproportionately vulnerable to these disasters and face unique challenges that make responding to and recovering from disasters more challenging as well.[2]

Despite its geographic, economic, and cultural significance, rural America—home to roughly 60 million people[3]—faces massive underinvestment by public, private, and philanthropic partners. This contributes significantly to rural areas' vulnerability to disasters, including extreme weather, humanitarian crises, public health emergencies, or other hazards.

The cycle of underinvestment in rural areas has played a significant role in shaping inequities and continues to contribute to significant challenges like poor infrastructure, insufficient resources, and higher-than-average need. In the face of disasters specifically, rural communities face unique challenges, including healthcare, transportation, and infrastructure systems that are already strained, lower population density that makes reaching residents more difficult, and fewer resources available for disaster management.[4]

With the frequency and severity of disasters increasing, philanthropy has an important role to play in working alongside rural areas before, during, and after crises to support more effective, impactful, and equitable outcomes. This report aims to take stock of the current landscape of rural disaster philanthropy; identify barriers and bright spots; and surface opportunities to shift how funders engage in addressing and reducing the impact of disasters in rural communities.

Methodology

To better understand and articulate the ways in which philanthropy can more effectively partner with rural communities to respond to crises, the Center for Disaster Philanthropy (CDP) and FSG embarked on a research effort to answer the following questions:

- *Who* ***funds rural disaster*** *management, including response, recovery, preparedness, and mitigation?*
- *Who* ***funds in rural America****, especially at a regional or systems level?*
- *What* ***motivates funders*** *to fund in rural America? What types of organizations and activities are they funding?*
- *What are the* ***gaps*** *in rural disaster funding? What are the* ***barriers*** *to rural funding?*
- *What are the* ***unique considerations and recommendations*** *for rural disaster philanthropy?*

To answer these questions, we utilized a mixed method approach that included:

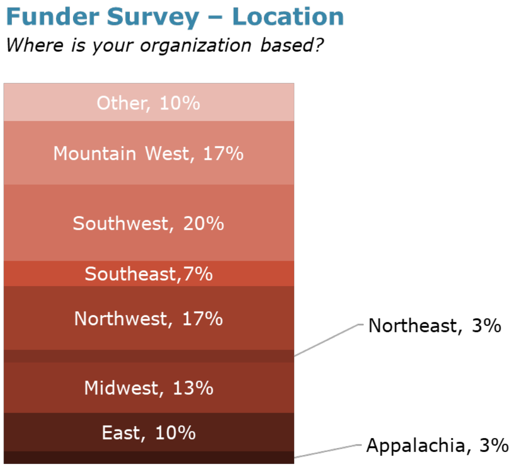
- A **survey** of both rural funders (n = 30) and rural community organizations (n = 36), that included respondents across regions and organization types.

- **Interviews** with 10 rural funders and intermediaries, who represented the Inter-Mountain West, Rural New England, the Pacific Northwest, Appalachia, the Midwest, and the Southeast to understand key challenges and opportunities.
- **Secondary research** on the landscape of and opportunities for rural disaster philanthropy.

Survey

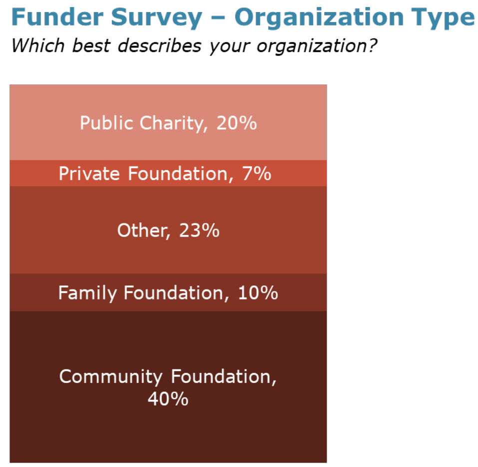
FSG launched two surveys: one of **funders** that support rural areas and one of rural-serving **community organizations**. The survey asked a series of quantitative and qualitative questions to, respectively, understand the nature of the respondents focus in rural and/or rural disaster response and to probe on nuance for why as well as specific barriers, challenges, and opportunities.

Figure B. Distribution of funder survey respondents by location



Note: Totals might not sum to 100% due to rounding.

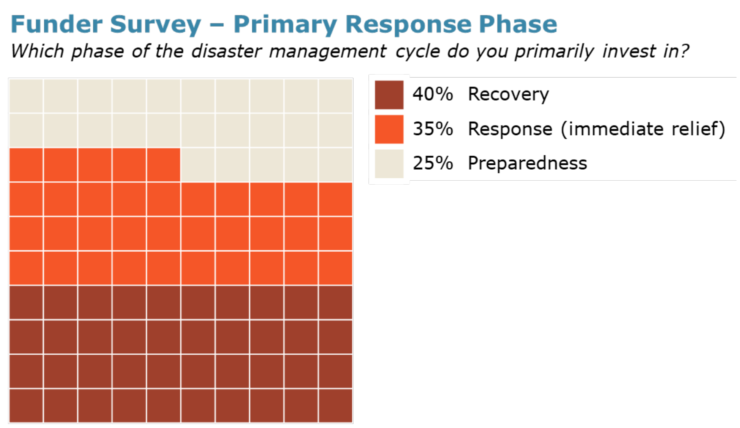
Figure C. Distribution of funder survey respondents by organization type



Note: "Other" includes philanthropy serving organizations, funder networks, etc. Totals might not sum to 100% due to rounding.

Respondents to the **rural funder survey** represented all US rural regions, with greater representation from Western regions. The biggest category of respondents were community foundations, followed by "Other," which includes philanthropy-serving organizations (PSOs), funder networks, etc. Most respondents had annual grantmaking budgets of $5 million or more.

Figure D. Distribution of funder survey respondents based on primary disaster management cycle phase they support



Among respondents, most funders support recovery, response, or preparedness, with no respondents supporting mitigation. most funders dedicated a small portion (0% to 10%) of total giving to disasters.

Table 1. Share of total giving dedicated to rural across funder survey respondents

Funder Survey – Rural Giving Share

What share of your funding does your organization give to rural communities?

Share of Total Giving	Percentage of Respondents
0% - 10%	**5%**
11% - 25%	**18%**
26% - 50%	**9%**
51% - 75%	**23%**
76% - 100%	**45%**

Note: Totals might not sum to 100% due to rounding.

Table 2. Share of total giving dedicated to disaster management across funder survey respondents

Funder Survey – Disaster Giving Share

Roughly what share of your funding goes towards any phase of the disaster management cycle?

Share of Total Giving	Percentage of Respondents
0% - 10%	**60%**
11% - 25%	**15%**
26% - 50%	**10%**
51% - 75%	**0%**
76% - 100%	**15%**

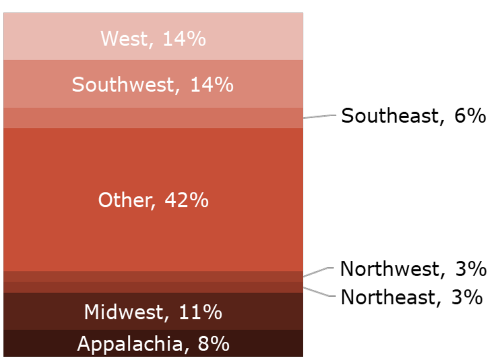
Note: Totals might not sum to 100% due to rounding.

Respondents to the **community organizations survey** represented all regions of the US as well, though the majority of respondents chose "Other" (Hawaii, Alaska, cross- or multi-regional, national) to describe their organization's geography. The biggest types of respondents were human services organizations and "Other", which includes philanthropy-serving organizations (PSOs), tribal bodies, state offices, etc. Respondents had annual operation budgets ranging from small ($50k to $250k) to very large ($5 million or more).

Figure E. Distribution of community organization survey respondents by location

Community Organization Survey – Location

Where is your organization based?

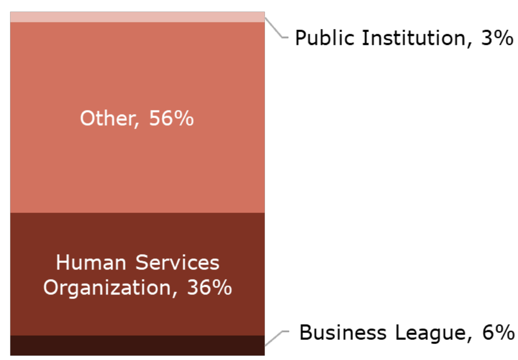


Note: Other includes Alaska, Hawaii, the Intermountain West, and National. Totals might not sum to 100% due to rounding.

Figure F. Distribution of community organization survey respondents by organization type

Community Organization Survey – Organization Type

Which best describes your organization?



Note: Other includes PSOs, tribal bodies, state offices, etc. Totals might not sum to 100% due to rounding.

In contrast to funders, community organizations reported that most of their funding went to preparedness and recovery, with smaller amounts dedicated to immediate relief and mitigation. Respondents included the full spectrum of community organizations that dedicate a part to nearly their full funding towards rural.

Figure G. Distribution of community organization survey respondents by annual operating budget

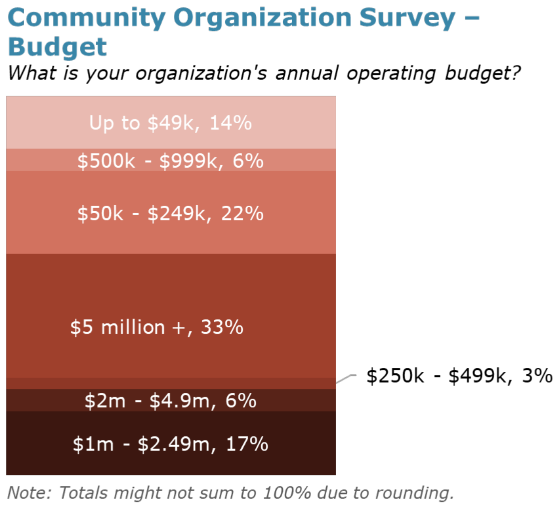


Table 3. Share of total giving dedicated to rural across community organization survey respondents

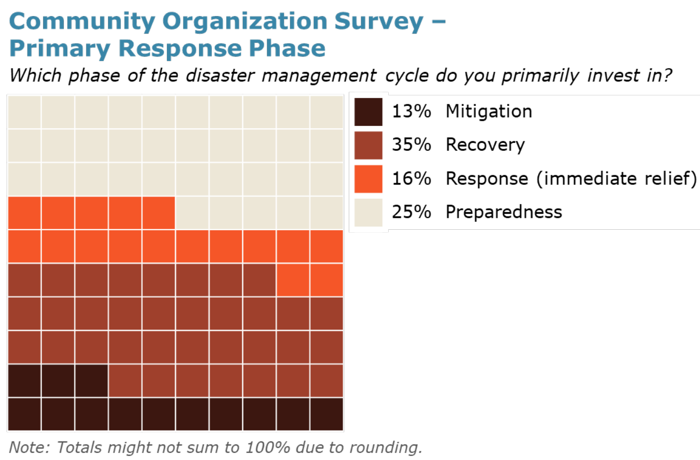
Community Organization Survey – Rural Giving Share

Roughly what share of your disaster funding is deployed in rural areas?

Share of Total Giving	Percentage of Respondents
0% - 10%	**32%**
11% - 25%	**10%**
26% - 50%	**16%**
51% - 75%	**23%**
76% - 100%	**19%**

Note: Totals might not sum to 100% due to rounding.

Figure H. Distribution of community organization survey respondents based on primary disaster management cycle phase they support



Interviews

FSG conducted interviews with **funders** and **intermediaries** across geographic regions and issue areas, including community foundations, family foundations, and local-, state-, and regional-level funders. These conversations included questions on:

- **Current landscape** of rural disaster philanthropy and rural disaster management
- **Challenges** and **opportunities** for funders and (community) organizations involved in responding across the disaster management cycle
- **Effective and innovative approaches** for rural disaster management
- **Opportunities for philanthropy** to advance rural disaster management

Secondary Research

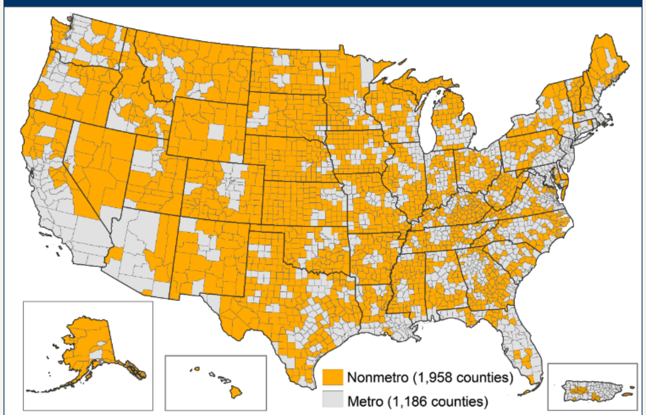
To supplement and substantiate the primary research methods, secondary research focused on the **rural funding** and **rural disaster management landscape**. This research also helped understand the major economic challenges and opportunities in rural communities, lessons learned from grantmaking in these areas, and thinking from rural leaders.

Understanding Rural America

Rural America is home to roughly 60 million people, 15-20% of the US's total population[5,1] and 97% of the country's total land mass.[6] Rural geographies are found across all regions of the country, including the Midwest, Appalachia, the Black Belt, the Rio Grande Valley, the Inter-Mountain West, and others. Rural America is home to a majority of the nation's Indigenous populations, contributes $2.7 trillion to gross domestic product annually[7], and includes most of the country's water sources, manufacturing, and natural resources.[8]

Poverty rates in rural America are above average across demographic groups, sitting at 15.5% overall (versus 11% in urban areas) and 30.7% for Black rural Americans (versus 20% in urban areas). 86% of US counties that experience persistent poverty,[2] are rural.[9] People living in rural areas are more likely to experience substandard housing[10], food insecurity[11], and unemployment.[12]

Metropolitan (metro) and nonmetropolitan (nonmetro) counties, 2023



Note: Alaska, Hawaii, and Puerto Rico are not drawn to scale. Metro/nonmetro delineations are not available for other U.S. island territories.
Source: USDA, Economic Research Service using data from the U.S. Office of Management and Budget and U.S. Department of Commerce, Bureau of the Census.

Despite widely held misconceptions, rural America is both demographically and geographically diverse. In 2020, nearly 25% of individuals living in rural areas were immigrants or people of color. [13] Rural areas continue to diversify, with the share of the rural populations made up by people of color on the rise.[14] While many rural areas are experiencing population growth, 20% of the rural areas that are growing are doing so solely because of immigration.[15] The First Nations Development Institute has found that over 50% of Indigenous people in the United States live in rural or small-town areas.[16]

Despite its rich history, rural America has a legacy of extraction and a long-standing pattern of under investment. One interviewee from the **Appalachia Funders Network** shared: *"The reason that we have a lack of philanthropic infrastructure is the legacy of extraction and the fact that the wealth [produced in rural] does not return back to our communities."* The **Aspen Community Strategies Group** added: rural areas are "*places where stuff was produced or extracted or made for the benefit of other parts of the country."*

A lack of investment in rural infrastructure, including physical infrastructure (e.g., transportation) and economic, social, and educational infrastructure, have all contributed to disparities in rural outcomes at both the individual and community level.[17] Philanthropy has historically played a significant role in this disinvestment, and current rural funding levels continue to be disproportionately mismatched. Only 7% of total philanthropic giving goes to rural areas, though up to 20% of Americans live there.[18]

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[1] Variation due to different definitions of 'rural.' Different researchers use different methods for categorizing regions, counties, or towns as "rural." In qualitative research included in this report, FSG asked respondents to self-identify as rural serving. In quantitative analysis, FSG used the USDA's Urban-Rural Continuum codes.
[2] The Census defines "persistent poverty" as an area that has had a poverty rate of 20% or more between 1989 and 2019.

Landscape Overview

Disasters in the Rural Context

Rural areas are particularly vulnerable to disasters. Despite accounting for 14-20% of the US population, rural individuals make up 35% of the total population living in FEMA's Community Disaster Resilience Zones, indicating a disproportionate likelihood that rural communities are identified as at high risk for disaster.[19] This heightened risk can be explained by a few key points.

Rural communities typically have **fewer resources** to prepare for and respond to disasters. In addition to lower investment from philanthropy, many rural areas have smaller tax bases that generate lower revenue than other, more densely populated areas which leaves less money to allocate to disaster.[20] Leaders in many rural areas often play multiple roles within the community and community institutions are less likely to have dedicated, full time staff. In the event of a disaster, this can cause significant staffing challenges.

Not only do many areas have access to fewer resources, but they also have typically **larger geographic areas and lower population density.** This breadth of coverage, coupled with ongoing infrastructure challenges, can pose a significant challenge in responding quickly to all residents in need. People are further apart and harder to reach, making rescue, provision of services, and distribution of supplies more difficult.[21]

Some rural areas also rely on **industries like agriculture or manufacturing as a primary source of employment and the foundation of the regional economy**. When a disaster hits, it can destroy people's homes and community institutions, as well as their places of work, creating a more complicated and longer pathway to recovery. Long-term impacts on local industry can create knock on effects for the local economy.

Rural residents also face **higher individual vulnerabilities**, on average, that are relevant during disaster, such as higher rates of living in low-cost or substandard housing and lower levels of education and income.[22] These factors create unique challenges in preparing for and responding to disasters in rural areas, especially as compared to urban areas where funders are typically located.

The combined and compound impact of the factors listed above means that many rural areas will experience significant capacity challenges related to disaster management. With this in mind, it is clear that addressing capacity challenges is a clear opportunity for rural funders. Funding infrastructure and capacity building during non-disaster times can drive preparedness and resilience and can create the structures that activate during a crisis. To do so effectively, there is an opportunity and need to build a more consistent and nuanced understanding of capacity in the rural context. We will return to the types of rural capacity funders can support in the Opportunities section of this report, after building a stronger understanding of the current funding landscape and barriers.

Funding Landscape

Philanthropic investment in rural areas is simply too low. There is **very limited philanthropic presence** in rural areas, especially when it comes to national-level funders who have an explicit focus on rural communities or issues in one or more of their strategic areas. The **Margaret A. Cargill Philanthropies** noted that *"there is no national rural funding strategy,"* and **the TLL Temple Foundation** shared that *"there are lots of rural communities that have no philanthropic presence at all."* Research showed that between 2005 and 2010, large foundations gave about $88 per capita into non-metro counties, as opposed to $192 in metro counties. Nearly 20% of nonmetro counties had no organizations that received grant funding from large foundations, whereas only 6% of metro areas fell into that same category.[23] While updated data isn't available, interview and survey results supported these findings anecdotally.

Research from 2021 on philanthropic giving patterns in New Jersey showed that 30% of people living in areas with high need and low capacity (often rural) are "**invisible to funders**," meaning that they were living in an area that was not covered by any funding applications, compared to only 3% of those living in high disadvantage and high capacity areas (often urban).[24] This research highlights the importance of taking a capacity building lens to disaster work, ensuring that funding for rural areas includes a deep understanding of, and support for, the capacity and infrastructure within each community.

Funding for rural communities is most **likely to come in the form of loans or restricted grants**, which limits the ways in which communities can use funds to meet their unique needs.[25] This lack of funding is an evergreen problem, but can be especially challenge in the disaster context, when standing up new projects, relationships, or funding vehicles is difficult and takes too much time.

Within rural areas, **philanthropic investment is unevenly distributed**. For example, Native Americans make up about 3% of the population and receive just 0.5% of all foundation giving.[26] **Native Americans in Philanthropy** shared that *"philanthropy typically goes to larger organizations and urban areas, but not tribes"* and noted that the concentration of Native nonprofits in urban areas further exacerbates this gap. There are also regional differences in giving trends. In the Black Belt and Mississippi Delta regions, for example, philanthropic funds averaged $41 per person between 2010 and 2014, while the national average was more than 10 times that number and giving to large cities like New York City was almost 25 times higher.[27] **The Appalachia Funders Network** surfaced similar challenges in coal country, where funding is also lower than the rural average.

National interest in rural areas and the resulting **philanthropic interest is inconsistent,** driven heavily by news cycles or pop culture, and has a significant impact on the resources rural areas receive in disaster and non-disaster scenarios. The **Aspen Institute Community Strategies Group** noted: *"rural places run out of runway in terms of the national consciousness really quickly – even if there's still a lot to be done in areas that are totally off news pages."* The **Vermont Community Foundation** shared that disasters that are *"just as devastating but don't hit downtown centers do not garner the same type of media attention [as those that hit downtown centers]."* This cycle can create challenges for rural communities in making long term investments that address the root causes of their challenges. Further instability in attention and interest is driven by national trends. For example, the **Margaret A. Cargill Philanthropies** shared that rural causes briefly garner higher levels of attention with the release of a popular book or movie about rural areas.

There are some funders at the national, regional, state, and local levels who consistently operate in rural areas. These funders cited **three primary reasons why their portfolio includes a focus on rural**:

- **Defined geographic coverage:** Rural communities are important to these funders because rural is who they are, e.g. a community or place-based foundation in a rural area. One survey respondent shared that *"disasters must be important to rural funders because disasters are important to the rural communities that we serve."*
- **Disproportionate need:** Another common motivator for supporting rural communities is an understanding that rural areas are significantly under invested in and face a disproportionate need. Philanthropy can play a role in meeting immediate needs and addressing deeply rooted inequities.
- **Significant strengths and opportunities:** Strong social networks, a culture of hard work and collaboration, and vast experience doing a lot with a little, are all significant assets that communities leverage in both disaster and non-disaster times.

Rural funders and intermediaries also articulated why **more funders should consider becoming rural funders.** Widespread misconceptions about rural areas cause harm at the policy- and systems-levels, which funders can help address within their own organizations or in society more broadly. They highlighted the deep intersection between rural areas and a number of key social and economic issues that many funders care about, including economic mobility, health and healthcare, workforce development, education, racial and gender equity. Lastly, they underscored the role rural areas played in generating the massive wealth currently held by large institutional philanthropy.

Barriers to Rural Disaster Funding

To further understand the landscape of rural philanthropy, it's important to look at the barriers that rural communities face when trying to access funding, as well as the barriers that funders face when considering if, and how, to work in rural areas. The Federal Reserve Bank of Richmond developed a framework to understand overall investments in rural areas, which can also be used to understand the barriers to philanthropic investment specifically.[28] They separate challenges into supply-side barriers, which include barriers for funders, and demand-side barriers, which include barriers for communities.

Table 4. Summary of supply side and demand side barriers to rural disaster funding

Supply Side Barriers	Demand Side Barriers
• **Funder capacity**, including staff resources, location, and expertise • Urban-specific **mental models** that do not translate well to rural areas • Burdensome and exclusionary **administrative processes**	• **Historic disinvestment** that has contributed to limited resources and infrastructure • Strong **leadership** that is often **overlooked** by funders • **Technical challenges** or gaps

Supply Side Barriers

Funder capacity acts as a significant barrier to effective partnership between philanthropy and rural communities. Most philanthropic funds are based in urban areas and managed by people who live in those communities – even when the financial resources that these organizations have come from rural-based extraction.[29] Many funders also continue to hold harmful and incorrect stereotypes about rural areas, the people who live there, and the opportunities for partnership that directly limit their investment in those areas. This can be seen when funders go into rural areas, typically without the cultural competency needed to operate effectively and build productive relationships. In the funder survey, one respondent noted that simple staff capacity also presents a challenge: *"We have one staff member that works with our rural-based organizations / funding programs, this person works on rural disaster funding in addition to all other programs / projects."*

Another supply-side barrier is that many funders operate with **mental models developed in urban-specific contexts.** Expectations about the availability of relevant evidence-based strategies or the feasibility of reaching specific milestones or metrics that make sense in urban areas might not apply to rural areas. For example, some philanthropies have requirements for achieving impact that are simply not feasible for rural organizations due to factors like lower population density. Successful and impactful programs will inherently reach fewer people and might be overlooked by funders. What's more, the programs in rural areas that need support include social services that work towards community building, which can be difficult to measure especially in the short term. Programs that produce specific and easily measured outcomes – and those that have already produced data in a specific area are popular with funders but might not be the best fit for rural areas.

Lastly, many funders have **burdensome and exclusionary administrative processes,** which assume multiple things including: (1) rural areas are served by organizations that have the time, manpower, and resources to manage these processes; (2) rural areas can fairly compete with other areas that have these resources; (3) rural areas will have access to funds in order to meet matching requirements. Many organizations in rural areas are smaller than those in urban areas, with less financial and staff capacity (e.g., no full time staff, or no dedicated grant writers). The process of identifying, applying for, and managing grants might not be feasible for these organizations. In times of disaster, this capacity is further strapped. What's more, if a disaster impacts a region that includes both rural and urban areas, it is especially difficult for smaller organizations with fewer organizations to compete with larger and well-established, counterparts. Lastly, many funding opportunities require that communities commit to matching donations through additional fundraising, a requirement that disproportionately impacts smaller and less resourced organizations.[30]

Demand Side Barriers

Historic disinvestment in rural areas has contributed to insufficient physical infrastructure and limited resources. The ability of philanthropy to move money into communities, especially during disaster, is impacted by funders' perceptions of existing capacity in a community. Many rural areas have been historically under resourced and face deteriorating basic infrastructure including hospitals, wastewater systems, internet connection, and childcare providers (among others). Areas that are more sparsely populated typically have fewer community-based organizations that exist within the typical framework of applying for and receiving philanthropic grants.[31]

Many smaller, rural communities have **strong leadership that is overlooked by funders.** Lower rates of credentials or formalized education can contribute to the misconception of a lack of leaders with whom they can work.[32] In many rural areas, the same people fill multiple roles, which can be especially challenging during a disaster. Funding full time roles that can respond to disasters in different ways facilitates effective response and recovery.

Rural areas also face **major technical challenges**, such as a lack of reliable broadband access or difficulty accessing necessary technical assistance. In times of disaster, when connectivity is further strained, these challenges can be a barrier to effective communication and collaboration. Data sharing to coordinate response work between stakeholders is not often established in non-disaster times and is difficult to stand up during disaster.

Opportunities

Simply put: too few funders work in rural areas and there is a very large opportunity for organizations across geographies and issue areas to increase meaningful investments in rural communities. In our research, across the board, funders, intermediaries, and community organizations highlighted a need for **more funders to give more money to rural areas and to increase the amount of funding going to all four stages of the disaster management cycle**: preparedness, relief, recovery, and mitigation.

To do so in the context of effective disaster management, funders can ask three questions:

1. ***Who*** **do we fund?** This includes understanding the types of organizations that funders are supporting, as well as the positionality of local leaders. Funders might be overlooking organizations or leaders who fall outside of the traditional philanthropic lens – for example, leaders who exist outside of traditional power structures or organizations that are not registered as a 501c3. Understanding and supporting the local leadership landscape will facilitate effective disaster management.

2. ***What*** **do we fund?** This includes the types of programs or activities that funders support. Funders may not be supporting the types of projects that are positioned to have the greatest impact, especially those related to bolstering long-term capacity or infrastructure for response.

3. ***How*** **do we fund?** Lastly, it's important for funders to consider the approaches that they take to funding. This could include the ways in which their staff are showing up (or not) in the community, the structure of grants, and onerous application or reporting requirements. Addressing giving approaches can facilitate more productive partnerships that can be activated during times of crisis, and it can also free up important time and resources during those crises.

Even before asking these questions to go deeper in a particular rural geography, it is important for funders to consider the broader historic disinvestment in rural areas. The ways in which funders of all types – including both public and private funders – have historically shown up in rural communities has played a significant role in shaping current challenges like a lack of resources, limited services, and inadequate infrastructure. In order to be effective partners to rural communities, funders can consider how their giving strategies, approaches, and trends either contribute to or fight against this cycle of disinvestment.

Who Funders Fund

As funders consider *who* it is that they are supporting, they should:

1. Invest in understanding local context and identifying local leaders
2. Develop relationships with and invest in local leaders
3. Proactively prioritize community voice.

Invest in Understanding Local Context and Identifying Local Leaders

There is significant knowledge and expertise in rural areas that has been developed over generations, even if philanthropy has not historically acknowledged or invested in it. Funders often undervalue the expertise and assets that rural communities offer, especially when it comes to leaders who do not fit into philanthropy's typical funding model. In some areas, community leaders might hold an elected office or lead a local nonprofit organization – but in others, leadership exists outside of these structures, including within mutual aid organizations, local businesses, or other community groups that would not typically seek institutional philanthropic funding. Funders noted **the importance of looking at leadership holistically, identifying leaders wherever they are positioned within a community.** The **Sierra Health Foundation** shared: *"Leadership in rural areas doesn't exist in the same framework of traditional philanthropic structures. It's not the leader's fault that they haven't been invested in. It's the fault of the sector who saw past that leader or that community."* A rural-serving community organization shared in the survey that local leaders and organizations will lead to "less waste, supplies used immediately, and more impactful recovery."

Develop Relationships with and Invest in Local leaders

Leveraging this local expertise is key not only to ensuring that disaster management is effective, impactful, and efficient, but also **to addressing the harm that historic underinvestment and inequitable distribution of resources has created.** Investing in local leaders, even if they exist outside the traditional framework of philanthropy, can ensure that grantmaking is relevant to the specific context in which it exists and is meeting the true needs of each community.

In times of disaster, when a close understanding of community needs and structures is especially important, having existing relationships within the community can facilitate the distribution of funds in a way that is both timely and impactful.

Proactively Prioritize Community Voice

In all grantmaking, but especially after disasters, it is vitally important to have community at the table and to ensure that a representative set of stakeholders influence decision making. In many cases, this will require taking an expansive view of the community to understand who needs to be included and what structures will best facilitate their active engagement. **Appalachia Funders Network** suggested that**:** "every community in Appalachia should have citizens decide what [disaster preparedness] looks like."

Working directly with known community leaders to map stakeholders, identify key representatives, and create structures that facilitate equitable and representative decision making is necessary for making high quality grants. Community should play an active role in shaping funding agendas, identifying high priority projects or issues, and deploying funds in a way that is consistent with community needs and landscapes.

Some strategies identified by interviewees include utilizing a local application review board, engaging in participatory grantmaking, building locally controlled assets, and investing time and resources in listening directly to community.

What Funders Fund

In addition to considering who to support, funders should also consider what types of work that they support – before, during, and after a disaster. To most effectively support communities, funders should:

1. Understand existing community capacity and work, and map gaps.
2. Consider how to address gaps before, during, and after a disaster.
3. Support holistic local capacity.
4. Support regional-level work.
5. Facilitate coordination and collaboration.

Understand Existing Community Capacity

Based on close work with local leaders and community organizations, funders should build an understanding of the work that is already underway in rural areas, mapping the key stakeholders, needs, and opportunities for engagement. In doing so, funders can build their own capacity to support each community. This work includes deep community engagement, as well as mapping where existing capacity exists or needs to be built out. Headwaters Economics, for example, created a Rural Capacity Map, which shows communities in which additional support for staffing, expertise, and infrastructure could have a significant impact in building resilience.

Consider How to Address Gaps Before, During, and After a Disaster

After understanding the landscape in a community, it's vital that funders work across the disaster management cycle – investing significantly in building capacity, infrastructure, and relationships before a disaster hits. When a disaster hits, having this work already underway can facilitate effective and timely response. One funder shared: "if

MUTUAL AID: SUPPORT, DON'T CAPTURE

Many rural areas have a rich history of mutual aid, especially during times of crisis. With the rise of established mutual aid groups in the wake of the COVID-19 pandemic and the increased role that they play in responding to disaster, institutional philanthropy has an increasing opportunity to work in solidarity with these groups. Funders can play an important role in resourcing mutual aid organizations, but it's important to remember that **the unique value of mutual aid work is that it is defined and governed by communities themselves**. These groups are responsive to community needs, which might shift rapidly during a crisis. When working alongside mutual aid groups, it is vital for funders to ensure that communities maintain local control and autonomy over the work. Imposing requirements, shaping agendas, or limiting the kinds of work that mutual aid groups can do is inherently counter to the purpose of these groups.

we are building the long-term capacity needed to address development, it will be the same infrastructure and capacity that will be used to respond to disasters. These are not separate problems to be addressed." Other funders added that "the benefit of long-term relationships is that we can start from a place of trust" and "by having conversations [ahead of time], we ensure that we are not starting from square one when an event happens."

For example, the **Margaret A. Cargill Philanthropies'** (MACP) work with Legal Services Corporation (LSC) provides legal aid to areas impacted by disasters. When disaster strikes a community, the vulnerabilities of low-income people are amplified and the need for legal assistance becomes even more critical. MACP has supported LSC's Midwest Legal Disaster Coordination Project to support ongoing legal aid for eviction prevention and landlord disputes (key issues post-disaster) as well as legal support for clients on public benefits, domestic violence prevention, consumer law, and fraud prevention.

Support Holistic Capacity

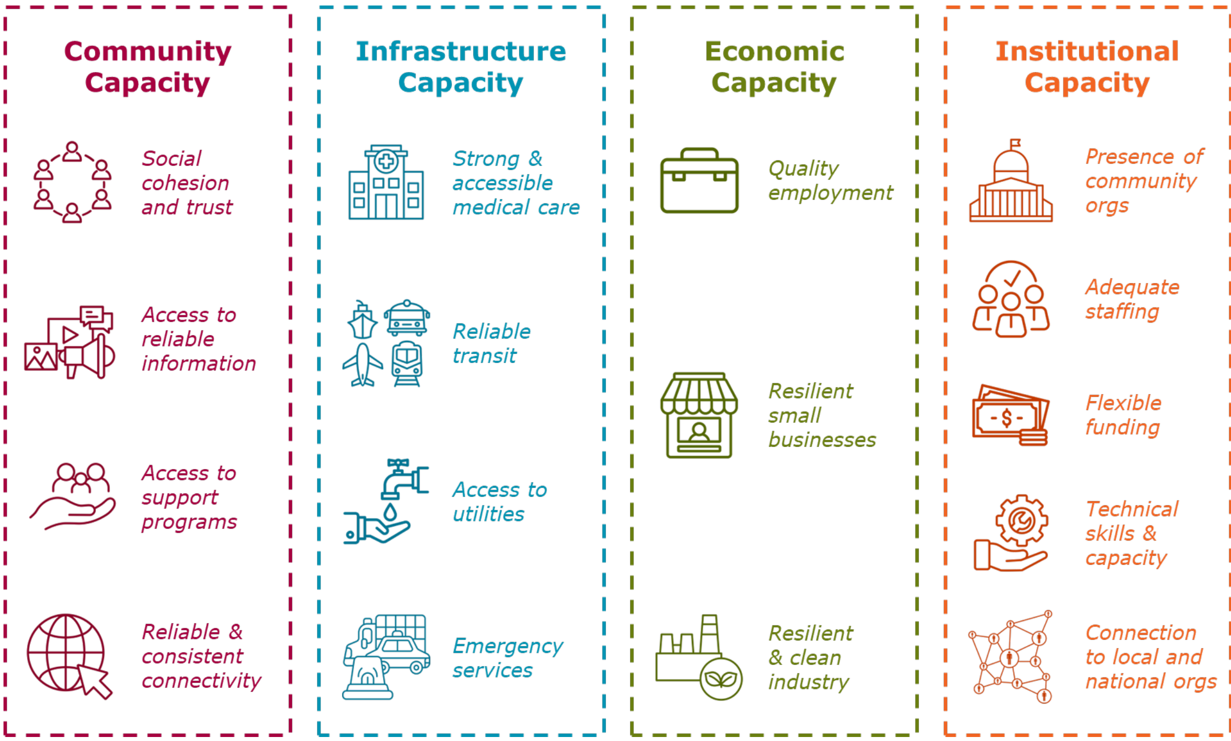
There is a significant need and opportunity for philanthropy to build a more nuanced understanding of and support for capacity in rural contexts. Rural areas have myriad assets, and have historically faced underinvestment, transfer of wealth and resources away from their communities, and unmet needs. For these reasons, **funders can play an important role in understanding and supporting capacity in rural areas.** The **TLL Temple Foundation** highlighted the interconnection between different aspects of capacity: *"If we were to just infuse a ton of resources, but there's no staffing or technical assistance, then we're not making good decisions. If we were to just address the technical assistance, but there's no one on the ground to coordinate and no resources to match -- we're going to go nowhere. We have to address these things simultaneously."*

An expansive and asset-based approach to rural capacity should include the consideration of four types of assets, capacities, and needs.

- **Physical Infrastructure:** What physical infrastructure exists within a rural community and how well does this infrastructure meet community needs? Are the current healthcare facilities, emergency services, roads and other transit options, and physical utilities sufficient and accessible? In a disaster, the ability of community members to access or utilize these resources is imperative to response and recovery.
- **Economic Resources:** Does the local economy, underpinned by social services and an effective safety net, sufficiently support residents in meeting their basic needs and building the ability to respond to crises? Access to family-sustaining wages, workforce training and development, and opportunities for economic mobility directly impacts the ability of individuals and families to prepare for, respond to, and recover from disasters. What's more, the financial wellbeing of local governments can facilitate or restrict disaster response.
- **Institutional Capacity:** What organizations within the community are supporting community members? Do these organizations have adequate staffing, financial resources, and technical assistance in order to carry out their work in case of emergency? Are they connected to other local, state, and national organizations with which they can coordinate and multiply impact?

- **Community-Level Structures and Norms:** Do residents have access to reliable and trusted sources of information? In what ways is the flow of information resilient to disaster and potential loss of power or connectivity? Do residents have a strong foundation of social cohesion and trust that can be leveraged during disaster times?

Figure I. Four dimensions of rural capacity



When enacted alongside local communities and leaders, a focus on supporting well-being, opportunity, and economic mobility in rural areas will also significantly improve disaster response in those areas. The **TLL Temple Foundation** shared: *"A high-capacity funding landscape would be a mix of community foundations, private philanthropy and then high-capacity community partners who can take on the work…It's really tough to stand this up in the post-disaster period. You really need to build these things and have them ready to go."*

The structures and systems that are strengthened through that work are the same ones that need to be activated during a crisis. In the survey of rural funders and community organizations, this theme also surfaced with one respondent noting that "rural communities will rely on the existing networks to respond and recover from disasters" and highlighting the importance of integrating a mindset of disaster resilience into all core programming.

Support Regional-Level Work

Interviews and surveys showed the value of regional-level organizations in coordinating, supporting, and facilitating disaster-related work. One funder noted: *"There have been incredible efforts in the last 15 years to build up place-based philanthropy. Where we have that, there is demonstrable difference in the ability to respond to disasters. We save weeks of work and reach thousands of people just because we have a staff that can mobilize."*

Organizations such as **intermediaries, community foundations, or regional coalitions can identify local needs and distribute funds quickly and can play an important role in identifying best practices and sharing knowledge across rural areas.** We know that each rural community exists within its own unique context, bringing its own strengths and facing its own challenges, which can make it difficult to implement generalized best practices. Regional-level organizations are well positioned to identify promising work, articulate rural-relevant best practices, and work alongside community leaders to implement these practices within each specific context. Coordination and knowledge sharing at this level unlocks the possibility of "scaling" rural work, fighting against the misconception that investments in rural areas are impossible to scale due to low population density or contextual differences from urban areas.

For example, the **TLL Temple Foundation** is working in East Texas to support the capacity of rural communities through supporting high-capacity institutions, infrastructure, and resources. This includes building essential infrastructure like broadband and water systems, providing technical assistance, and supporting rural entrepreneurial ecosystems through financing and innovation – all in service of creating place-based development hubs that can advance systems-level change. In addition to working with individual communities, this work also connects development hubs to each other, identifies best practices, engages state- and national-level stakeholders, and seeks to maximize additional funding.

By creating and reinforcing pathways for coordination, knowledge sharing, and resource pooling, regional organizations contribute significantly to the resilience of a region overall and the communities within it. The **TLL Temple Foundation** noted: *"Often we need a regional body to activate and disperse funds, or even just to share knowledge and approaches for what has worked in similar disasters in the region and talk about the impact on infrastructure of the region."*

Facilitate Coordination and Communication

Effective disaster management requires collaboration and coordination between many different teams, offices, and organizations at the federal, state, and local levels. These channels for coordination may or may not exist outside of the disaster context, but philanthropy can play an important role in proactively defining and resourcing strategies for collaboration. By building coalitions ahead of disaster and creating the enabling conditions for coordination – including pre-established working groups, data sharing agreements, and agreements for sharing resources – funders can save important time when a disaster strikes.

For example, the **Vermont Community Foundation** responded to major flooding in both 2023 and 2024. In their initial response in 2023, they created key coordination tools like shared data platforms, standing meetings between key stakeholders, and long-term recovery groups. These structures facilitated effective collaboration and project management between recovery groups, funders, and public institutions – but they took equmonths to get up and running. When the second round of floods happened in 2024, the impacted communities were able to immediately leverage those coordination structures, saving time and increasing impact.

How Funders Fund

Regardless of who or what a funder supports, the ways in which they carry out their work can have a significant impact on the ability of rural communities to access and utilize funding. Many philanthropic organizations have a standard set of processes and policies within which all current and potential grantee organizations operate. Because most philanthropic organizations are located in metro areas, direct the bulk of their funds towards urban and suburban communities, and are staffed primarily by people without lived in experience in rural areas, the ways in which their procedures impact organizations that are based in rural areas can be completely unknown.[33] **In order to better support rural areas, funders can consider shifting their approaches to more effectively meet rural needs** by considering the following:

- Design processes and structures for the margins
- Leverage trust-based principles
- Take an economy- and community-wide lens

Design for the Margins

Philanthropic administrative processes such as application and reporting are often resource-intensive, requiring a significant investment of both time and money. For communities that have faced historic disinvestment and are less likely to have dedicated administrative staff, these requirements can be especially challenging – especially if they are competing against areas that have dedicated staff and significant experience applying for grant funding. Where possible, funders can interrogate and shift the frameworks that they use to ensure that they facilitate an equitable experience for grantseekers. One approach is to **design for the margins – ensuring that organizations or communities with the least resources can effectively engage in funder processes.**

Another structure that has a disproportionate impact on rural areas is a requirement for matching funds. To ensure sustainability, funders may require that communities match grant funding with their own funds. Unsurprisingly, these requirements will disqualify areas that don't have sufficient funds to allow for matching – leaving many rural areas out of grantmaking opportunities they would otherwise be eligible for. Funders can provide additional funds or resources that support the process of getting a project "shovel and application ready" – allowing communities to leverage funding in order to access additional grants that might still utilize these structures.

Leverage Trust-Based Principles

Only about 20% of foundation funds are general operating support (GOS) and even less (about 12%) of funds are given GOS over multiple years.[34] But we know that **unrestricted funds are effective in increasing capacity, innovation, and impact on both the individual levels**.[35] These approaches are especially important during disaster, when flexible and sustained funding can allow communities to respond

SIX KEY PRINCIPLES OF TRUST-BASED PHILANTHROPY

1. Give multi-year, unrestricted funding
2. Do the homework
3. Simplify and streamline paperwork
4. Be transparent and responsive
5. Solicit and act on feedback
6. Offer support beyond the check

Source: Trust Based Philanthropy

rapidly and flexibly without taking time to navigate administrative concerns or waiting to receive additional funds.

Other key principles of trust based philanthropy, including **moving the onus of due diligence onto funders, streamlining processes, and communicating openly and transparently underpin the giving approaches listed above**, creating the conditions in which communities can respond quickly and effectively.

One way that the **Northwest Area Foundation** offers support beyond the check to its grantees is by connecting partners through networks to learn from each other and identify opportunities in their own regions. By investing in formalized networks and convening key stakeholders, NWAF is able to support its grantees in learning together – and to further center their voices in the work.

Take an Economy- and Community-Wide Lens

In many rural areas, residents are vulnerable to disasters not just at the personal level, but also at the community- or economy-level. When a disaster impacts an area that depends on agriculture, for example, or an area that is already facing a shortage of community-sustaining institutions (from hospitals to grocery stores), the impact of that disaster can compound over time and recovery can be limited. Disaster response and recovery offers a valuable opportunity to **articulate an equitable and shared vision for community well-being and development** that considers residents' needs as employees and consumers. The **Appalachia Funders Network** shared: *"Disaster is biased towards surviving and then building back the way it was… but moving beyond the step of immediate security, food, shelter, and medicine, we need to ask: What is the rebuild strategy? How are we going to preserve the local economy being locally owned?"* **Native Americans in Philanthropy** also highlighted the need to *"think about rural economies overall. If there is not support for small businesses, then they won't come back, and it will ultimately drain rural areas."*

Conclusion

Rural America faces significant vulnerability to increasingly frequent and destructive disasters as well as significant underinvestment from funders of all types. Philanthropy can play an important role in addressing these barriers but is currently falling short, leaving a significant opportunity for more effective approaches for impact. As funders look for effective ways to respond to rural disasters and build resilience, they can:

- Invest in understanding the local context and building relationships to identify **who** to fund
- Map capacity gaps and opportunities in the local rural ecosystem to determine **what** to fund, including opportunities at the regional-level as well as facilitating coordination and collaboration
- Shift their approaches for **how** they fund in order to empower rural capacity and design for the greatest impact

By refining how they consider who, what, and how they fund in rural areas before, during, and after a crisis, funders can contribute to improved capacity for disaster management and, ultimately, better outcomes and long-term resilience for rural communities.

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