

Giving to Disaster Relief Charities

When disaster strikes, people respond with generous gifts of time and money to charitable organizations. Despite the desire to help quickly, BBB advises donors to take steps to assure that donations will go to legitimate and reputable charities.

Some charities and crowdfunding appeals of a dubious nature spring up seemingly overnight in the wake of a disaster. Make sure that the organization or individual you contribute to has the resources and infrastructure to truly help.

BBB Wise Giving Alliance suggests that donors keep the following tips in mind to help avoid questionable appeals for support:



- ✓ **Rely on expert opinion when it comes to evaluating a charity.** Be cautious when relying on third-party recommendations such as bloggers or other Web sites, as they may not have fully researched the relief organizations they list. The public can go to www.give.org to research charities and relief organizations and verify that they are accredited by BBB and meet the 20 Standards for Charity Accountability.
- ✓ **Find out if the charity is providing direct aid or raising money for other groups.** Some charities may be raising money to pass along to relief organizations. If so, you may want to consider "avoiding the middleman" and giving directly to those that have a presence in the region. Or, at a minimum, check out the ultimate recipients of these donations to see whether they are equipped to provide aid effectively.
- ✓ **Be cautious about gifts of clothing, food or other in-kind donations.** In-kind drives for food and clothing, while well intentioned, may not necessarily be the quickest way to help those in need – unless the organization has the staff and infrastructure to distribute such aid properly. Ask the charity about its transportation and distribution plans. Be wary of those who are not experienced in disaster relief assistance.
- ✓ **Disaster planning.** Although it may seem obvious, no one wants to experience a repeat performance of a disaster. Areas that work toward recovery will probably also need to develop plans to better respond to a similar storm in the future. Even those that already had measures in place can find ways to improve based on experience.
- ✓ **Be wary of claims that 100 percent of donations will assist relief victims.** Despite what an organization might claim, charities have fund raising and administrative costs. Even a credit card donation will involve, at a minimum, a processing fee. If a charity claims 100 percent of collected funds will be assisting hurricane victims, the truth is that the organization is still probably incurring fund raising and administrative expenses. It may use some of its other funds to pay these costs, but the expenses will still be incurred.
- ✓ **See if the charity has an on-the-ground presence in the impacted areas.** Unless the charity already has staff in the affected areas, it may be difficult to bring in new aid workers to provide assistance quickly. See if the charity's website clearly describes what the charity can do to address immediate needs.
- ✓ **Be cautious when giving online.** Be cautious about online giving, especially in response to spam messages and emails that claim to link to a relief organization. If you want to give to a charity involved in relief efforts, go directly to the charity's Web site.
- ✓ **Phases of disaster relief.** Remember that every disaster has several phases – rescue, emergency relief, and recovery. Each part relies on public support and continuing funding for success. The need for donations doesn't stop when the headlines do.
- ✓ **Recovery time line.** For many communities, recovery will be a long-term activity that can take many months or years to accomplish, depending on the extent of the damage. Those truly concerned about helping communities bounce back will have many opportunities to help.

Understand Crowdfunding

As donors seek to assist those in need, some will be drawn to the requests for help appearing on Crowdfunding websites. Donors should keep in mind, however, that not all crowdfunding sites operate in the same way. Below are some helpful tips:

Charities can be checked.

Crowdfunding websites run by charitable organizations can provide opportunities to learn more about the organization's programs, finances and whether they are registered to solicit with state government agencies. In addition, third-party sources such as reports on **Give.org** can help donors verify that the charities meet recognized standards.

Be especially careful after a disaster or tragedy.

Watch out for those seeking to take advantage of high public sympathy immediately after a disaster or tragedy

by setting up a crowdfunding project that may have no official connection to any charitable organization and may be using names and photos of victims without the families' permission.



Specialized crowdfunding sites may be more adept.

If a crowdfunding site specializes in a particular kind of activity such as medical funding, school projects or overseas development, there is a greater chance they will have the experience and skills to engage in more oversight over the featured projects.

Read the fine print. Crowdfunding sites vary in terms of whether the donors or the project organizer will be charged for site administrative costs and credit card fees. If a project does not achieve its targeted fundraising goal, sites also vary as to whether the donation will be refunded.

Important Numbers

BBB Wise Giving Alliance
(703) 276-0100

Research charity and relief organizations by going to **www.give.org**

Citizens Property Insurance Corporation:
(866) 411-2742

Elder Services Hotline:
(800) 963-5337

Federal Emergency Management Agency (FEMA):
(800) 621-3362

Florida Department of Agriculture and Consumer Services:
(800) 435-7352

National Flood Insurance Program:
(800) 427-2354

Florida Department of Business and Professional Regulation:
(850) 487-1395

Florida Department of Financial Services - Hurricane Hotline:
(800) 227-8676
Fraud Hotline:
(800) 378-0445

Florida Emergency Information Line:
(800) 342-3557

Florida Office of the Attorney General Price Gouging Hotline:
866-966-7226

Florida Volunteer and Donations Hotline:
(800) 354-3571

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For more tips and resources go to: **bbb.org/FloridaHurricane**