

FREQUENTLY ASKED QUESTIONS: EMERGENCY RECOVERY FUND FOR COVID-19



United Way
of Whatcom County

What is the United Way of Whatcom County Emergency Recovery Fund?

The needs in our community are changing frequently as a result of COVID-19. When the crisis hit Whatcom County, United Way quickly made the decision to invest \$135,000 into an emergency fund to provide immediate support to local nonprofits who needed to shift their service delivery models and meet increasing demands for basic needs such as food, housing, medical and mental health services, and childcare for essential workers.

Our local nonprofits are stepping up to do these things in the most incredible ways, but they need help and resources to do it. Emergency Recovery Fund grants are a way to get much needed dollars out to agencies on the front lines, working hard to keep our community as safe and healthy as possible.

Emergency Recovery Fund grants are separate from, and in addition to, the Community Impact Fund grants that provide long-term support local nonprofits all year long.

How can I find out who the Emergency Recovery Fund is supporting?

We keep an updated list of Emergency Recovery Fund grants on our blog: [How United Way Is Helping During COVID-19](#)

Are there other COVID-19 funds out there?

Yes. Our partners at the [Whatcom Center for Philanthropy](#) have also established response and relief funds, and we are all working closely to make sure every dollar is being used effectively to make the biggest impact.

Grant requests are received through a single point of contact and evaluated collectively. So while each organization is focusing on specific vulnerable populations and aspects of the community, we all want to make sure that donated dollars are helping where they are most needed.

United Way's fund is focused on basic needs and financial stability. We know that 1 in 3 households in Whatcom County have trouble making ends meet-- and that was before COVID. Help with food, housing, and childcare are desperately needed in addition to medical and mental health services. This is where our Emergency Recovery Fund dollars are being invested.

Are you granting funds to individuals?

There are so many people who need help right now. Grants from this fund will support critical systems and local nonprofits that are able to scale up and serve large numbers of individuals and families throughout Whatcom County. By providing additional funding to nonprofit agencies, we are able to address community needs on a larger scale and serve more community members during this crisis.

Is my gift tax deductible?

Yes. On March 27th 2020, the CARES Act for Nonprofits was signed into law (Coronavirus Aid, Relief, and Economic Security (CARES) Act). This \$2 trillion economic stimulus package provided immediate relief for nonprofits, businesses, individuals and state and local governments, including charitable giving incentives.

The CARES act created an above-the-line deduction (universal or non-itemized deduction that applies to all taxpayers) for total charitable contributions of up to \$300. The incentive applies to cash contributions made in 2020 and can be claimed on tax forms next year. The law also lifts the existing cap on annual contributions for those who itemize, raising it from 60 percent of adjusted gross income to 100 percent. For corporations, the law raises the annual limit from 10 percent to 25 percent. Food donations from corporations would be available to 25 percent, up from the current 15 percent cap.

For more information, [click here](#).