What Inspires Donors to Support Their Second-Home Communities

National Research Report
October 2025

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Foreward:

Fresh Insights on a Generous Donor Community

In the winter months, especially, I can't venture very far from my home in Arizona without seeing or hearing the telltale signs of second-home-owners.

Whether it's the colorful array of out-of-state license plates or the bumper stickers from faraway sports teams emblazoned on passing cars, the reminders are everywhere.

As someone who works in the world of philanthropy, I often wonder: Do these part-time residents give to support our local communities?

This report summarizes the first-of-its-kind research to answer that question and learn more about who gives, or not, and why.

In addition to our findings, we have provided actionable advice and real-life examples of how to better reach this important cohort.

Funding for this research was provided by the Fidelity Charitable® Catalyst Fund; and the Community Foundation for Southern Arizona served as the project's organizational home. We appreciate their generosity in making this endeavor possible.

We also express our deep gratitude to the donors who shared their personal stories and experiences and to the nonprofit professionals who offered up their invaluable expertise. It is our hope these insights are of particular help in strengthening philanthropy in the face of growing need in communities across the country.

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Strategy + Action/Philanthropy

FIDELITY Charitable® CATALYST FUND

Community Foundation for Southern Arizona

This research was made possible by the generous support of the Fidelity Charitable® Catalyst Fund.

The Community Foundation for Southern Arizona served as the organizational home for this donor research project.

Introduction

When it comes to charitable giving in the United States, individuals continue to be the largest source of that generosity.

According to Giving USA, individuals, through a combination of charitable donations and bequests, contributed 74% of $592.50 billion given to charity in 2024.

But how do people give when they live in more than one community? That question carries particular weight when you consider that the National Association of Home Builders (NAHB) estimates there are:

6.5 million second homes in the U.S. – a figure equal to nearly 5% of the nation's housing stock.

Many of these second-home-owners are likely to be in a financial position to be active givers in multiple communities.

Still, given these scenarios, we've found no publicly available research into what inspires people to give in their second-home communities and how philanthropic organizations and nonprofits can best engage these donors.

So we launched this exploration of the topic to find out more.

Between April and July 2025, we conducted 35 interviews across seven states in the South-Central U.S. and Mountain West. These confidential interviews engaged 43 second-home-owners – 27 individuals and 8 couples.

We also asked respondents to complete an anonymous online survey which provides further insights into the demographics of these donors and more understanding about their giving. A total of 34 respondents took part in this survey.

We sought to learn:

- **The factors that motivate** donors to give in their non-primary residence communities; and if they don't give, why not.
- **If and how their charitable activities are aligned** in their home and second-home communities.
- **What inspires them** to give.
- **What turns them off.**
- **What priority issues do they support —** and in what ways.

We also probed for answers to these questions through in-depth interviews with 32 nonprofit and foundation leaders and staff, fundraisers, wealth advisors, consultants, and researchers. Their insights informed our interviews with donors and helped shape this report with deeper perspectives into how philanthropy can best engage second-home-owner donors.

Our research focused on donors who have second homes in the Mountain West and South-Central U.S., the strategic priority areas of the Fidelity Charitable® Catalyst Fund — regions where nonprofits receive significantly less funding than those located on the East and West coasts.

Our findings are especially resonant for organizations in these regions. The consistency of our learning across states leads us to believe they can be of use to nonprofits, foundations, fundraisers, wealth advisors, and others across the country as well.

For additional information, please visit our literature review resource page.

Executive Summary

The national research report **Giving While Getting Away** provides first-of-its kind insight into the behaviors, attitudes and preferences of second-home-owners. Through in-depth research, surveys, and dozens of conversations with second-home-owners as well as leaders and experts in philanthropy, the report offers a roadmap for nonprofits engaging new donors and building meaningful support.

Note: For the purposes of this report, we define second-home owners not as vacationers, but someone who has a second, third, or fourth home in a non-primary residence community.

Here are 8 top takeaways that emerged from this research:

1. **The location may change, but typically giving priorities don't:** For the most part, donor priorities proved consistent across their primary-home and second-home communities. Giving in their second-home community, though, can be refined by local issues and their lived experiences there.
2. **Second-home communities offer an opportunity to amplify impact:** Many second-home donors believe their support of local nonprofits or causes can make a bigger impact than their support back in their home communities. They can see and feel more immediate return on investment in their non-primary community.
3. **Newer second-home-owners crave connection:** While they may only live in their second-home communities part time, these donors are often eager to create a meaningful social circle, which can be a gateway to giving back. Donors said they are more inclined to give and participate in community activities when they are approached by someone they know and trust.
4. **Patience pays dividends:** It can take two to three years for people new to their non-primary residence community to start giving. Often, they don't make an initial gift until they feel a true connection to the community.
5. **Second-home-owners want to hear your story:** Our research found many second-home-owners think nonprofits should be more visible in the community through increased outreach and media coverage. Organizations should consider a variety of approaches — including traditional earned media such as newspapers and local television, social media, and newsletters.
6. **The hard sell is a hard no:** Like most donors, second-home-owners do not like to feel like they are being pressured to give. They may bristle at the assumptions about their appetite to give based on their assets or giving history. Engaging donors comes first, contributions follow.
7. **Read the room:** Second-home-owners often want to disconnect, get away and escape from their daily lives when they spend time in their non-primary residence communities. Look for fun ways to help them learn about community needs and solutions in a relaxed and casual setting where they can connect with others.
8. **Make it easy:** Donors don't want to spend time in meetings and doing research. Make the giving process as easy and frictionless as possible. Learn from nonprofits and community foundations who do this successfully.

Funding for this research was generously provided by the Fidelity Charitable® Catalyst Fund.

The Community Foundation for Southern Arizona served as the project's organizational home.

Methodology and Demographics

The graphics below illustrate key highlights of the research report's methodology and the demographics of respondents.

Locations

35 interviews conducted with second-home-owner donors between April and July 2025. Cohort of 27 individuals and 8 married/partnered couples yielding

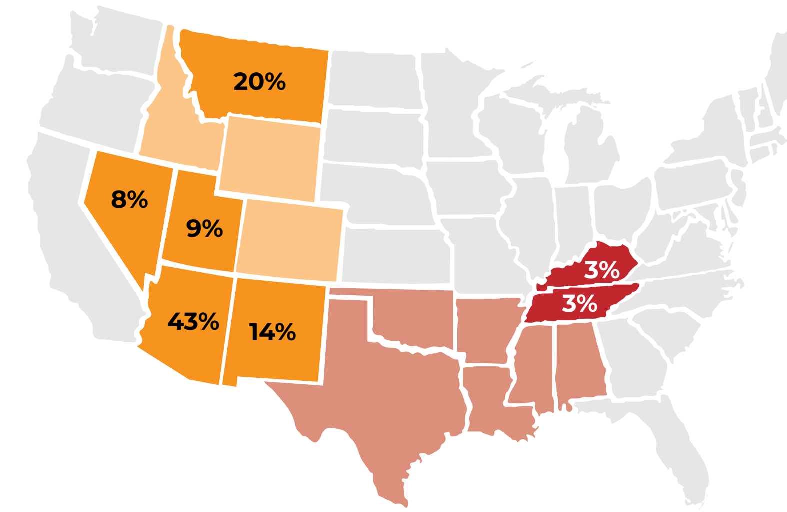
43

total participants

Outreach catchment area of 16 states comprising the Fidelity Charitable® Catalyst Fund's grantmaking focus.

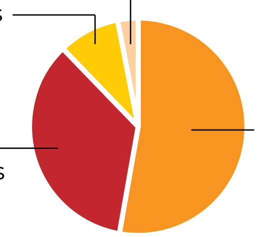
Mountain West | South Central

Percentage of participants from the following states:



Demographics of respondents

Age Range



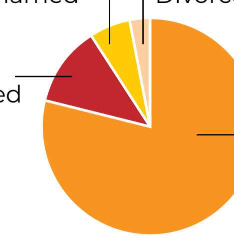
Gender

59% female

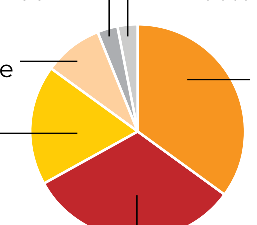
41% male

34 interview participants also completed an online survey.

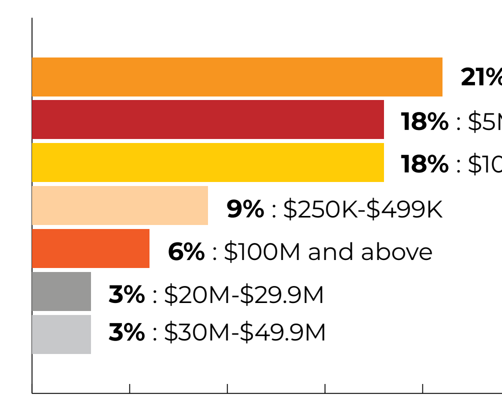
Relationship Status



Education



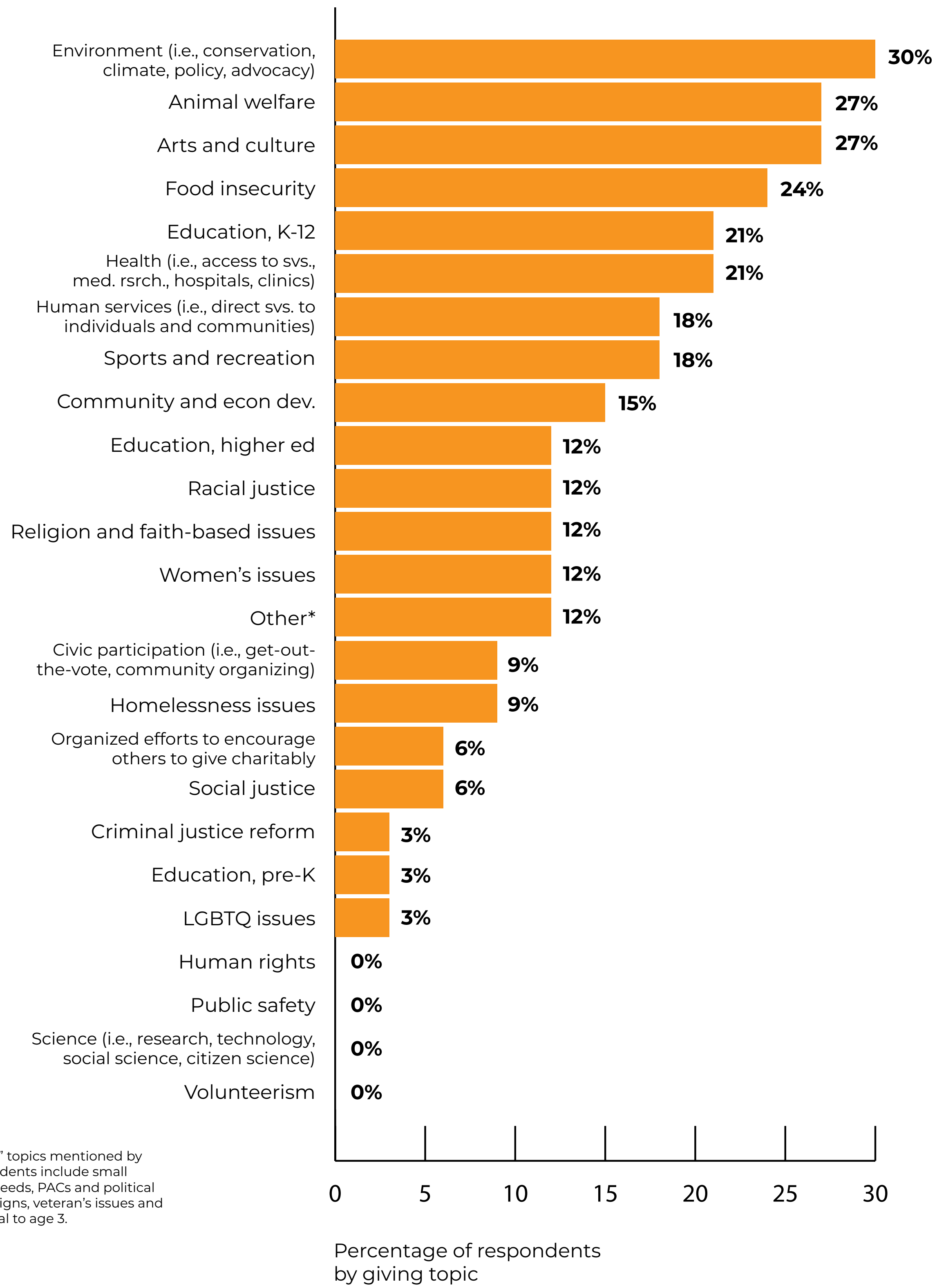
Liquid Available Assets*



* Not including primary or non-primary residences. (24% of respondents preferred not to respond. Total greater than 100% due to rounding.)

Charitable Giving Priorities

Survey respondents were asked to think about their charitable giving in their non-primary residence community, and to select up to 3 of the following topics of most importance to their giving there.



*"Other" topics mentioned by respondents include small town needs, PACs and political campaigns, veteran's issues and prenatal to age 3.

What we Learned from Donors

There is no one-size-fits-all answer to why people choose to purchase a second (or third or fourth) home. Some want to experience stretches of time in different weather or access to more outdoor and recreation opportunities. Others seek beauty — whether it be mountain vistas, crashing waves within earshot, art, or history. Still others aim to be closer to family or access unique community assets they cannot find in their primary community.

But while their motivations for owning a home in a second community may vary widely, we were able to uncover shared characteristics when it comes to how they give in communities where they establish a second residence.

Key Fact:

The 3 most important topics for giving were the **environment, animal welfare,** and **arts and culture.**

It Takes Time to Establish Roots

Most second-home-owners need some time in their new community before they engage in philanthropy. While some respondents started giving and becoming involved in their new community shortly after arriving in their non-primary residence, the vast majority took two to three years before they started making charitable contributions or volunteering.

Respondents shared that it takes that amount of time to feel more settled and determine whether their second-home community is a place they would likely be for the long-term. It also takes time to find points of entry in the community, as well as for personal relationships and social networks to develop.

We found respondents in this research are generally pre-disposed to giving. Once settled, their charitable commitment to their non-primary residence locale does not appear to be significantly affected by the length of time they've spent in their second-home-community, the topics they are interested in supporting, or the degree of their philanthropic focus.

The takeaway is clear:

many second-home-owners want to give once they feel comfortable in their new home and locale.

Key Fact:
Most respondents took

2-3 years

before they started making charitable contributions or volunteering.

As a result, nonprofits should consider allowing them time to assimilate into their new community before making an ask. Some second-home-owner donors also see their part-time or seasonal time as a precursor to moving permanently to the community. One respondent shared that "we are part-time residents now but plan to make this our permanent home in several years." Building relationships with these donors in the present is an investment in a long-term relationship.

Giving Mirrors Long-Term Habits

Do donors support different causes and seek to support different types of organizations when they establish a home in a new locale?

For the most part, donor priorities proved consistent across their primary home residence community and their second-home community. This correlation was particularly strong among donors with deep histories of giving and well-established priorities. Donors with national giving interests also showed consistency with their philanthropy, regardless of location.

With those findings in mind, it's critical to consider the factors that motivated respondents to give in their home communities to help determine potential preferences and behaviors in their second locale.

Our research found philanthropic motivations typically focused on personal interests, passions, and local involvement. Some donors were guided by professional interests such as legal services, health and medicine; while others gravitated toward causes, services and organizations which their family and community have benefitted from, including youth recreation, emergency services, and schools.

Donors act on their belief in giving back to better their community and want to give in ways that support impact. These giving practices and an awareness about specific needs and issues evolve in various ways. Some are motivated by their own lived experience, longstanding interests, or community involvement. Others rely on recommendations or influence of family, friends, and business associates. Faith also guides some donors committed to help those in need.

Many second-home donors believe their donations, and support of local nonprofits or causes, can make a bigger impact than their support back in their home communities.

Greater Impact in Second-Home Communities

Many of the donors interviewed say their responsibility to give back motivates them to give in their second-home communities — and that they are often inclined to contribute to causes similar to those they have traditionally supported in their primary-residence community.

But it's crucial to note that their charitable perspectives and actions can also be influenced by local factors and dynamics that exist in their second-home community.

"Our money here has more impact."

In fact, one of the study's most relevant findings was that many second-home-owners believe their donations, and support of local nonprofits or causes, can make a bigger impact than their support back in their home communities.

This belief is largely influenced by the fact that many of the respondents' primary home communities were considerably larger than the location of their second home. While both communities may face similar issues, many donors expressed the belief that their charitable dollars stretched further in a second-home community. They also shared they felt closer to the issues and were able to "see and feel" a more immediate return-on-investment compared to their home communities.

It is also not uncommon for specific hot-button issues to grab second-home-owner donors' attention, particularly when they first land in their non-primary residence community. Donors highlight the economic challenges faced by service workers (affordable housing, food insecurity, etc.); meeting basic needs; relieving the plight of migrants; and responding to serious environmental risks or natural disasters.

"What makes a town survive? It's not tourism, it's the residents and nonprofits and culture. We have an obligation and opportunity to fund things that are effective, but are less sexy. Things like worker housing and services."

Second-Home-Owners Giving Priorities

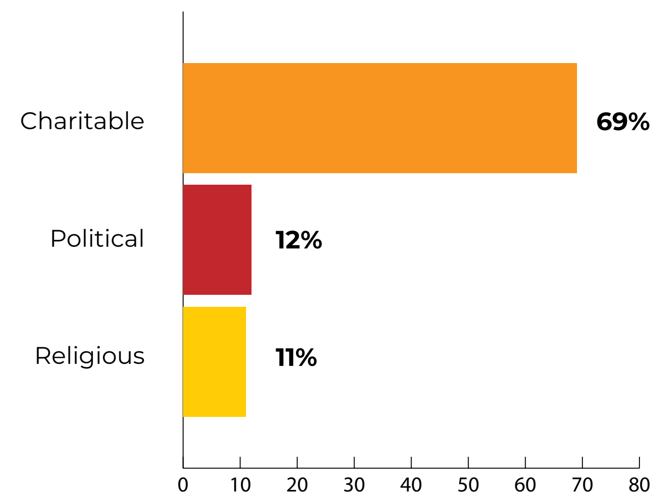
Issues and conditions in the second-home community also influence these giving priorities. From a list of 25 options, donors were asked to select up to three cause areas that are of the most importance to their charitable giving in their non-primary residence locale.* The top 10 responses include:

Environment (i.e., conservation, climate, policy, advocacy)	**30%**
Animal welfare	**27%**
Arts and culture	**27%**
Food insecurity	**24%**
Education, K-12	**21%**
Health (i.e., access to services, medical research, hospitals and clinics)	**21%**
Human services (i.e., direct services to individuals and communities)	**18%**
Sports and recreation	**18%**
Community and economic development	**15%**
Education, higher education	**12%**

*See complete list in Charitable Giving Priorities

Total Giving

We also sought to learn about the bigger picture of second-home-owner donor charitable behavior. Participants were asked for the percentage of their total giving they contributed in each of three categories over the last calendar year. Their responses provide another nuanced insight about these donors.



*Shares do not total 100% as not all donors responded to all three categories.

Many newer residents are often eager to create a meaningful social circle around common interests such as arts, animals, music, or activities like hiking or skiing.

Seeking Connections

Many newer residents say they are often inspired to get engaged with nonprofits and causes through connections with friends, neighbors, and colleagues who share similar interests.

While they may only live in their second community part time, they are often eager to create a meaningful social circle. These social circles might initiate around common interests such as arts, animals, music, or activities like hiking or skiing. Over time, those shared interests may evolve into volunteering and making charitable contributions.

As a result, it is difficult to overstate the importance of peer influence as these residents establish giving preferences and habits. Donors said they are more inclined to give and participate in community activities when they are approached by someone they know and trust.

"It's about person-to-person introductions. If I know you and trust you, and if you are involved with this group, I'll support you."

Second-home-owner donors also welcome invitations and opportunities from their circle of contacts to attend special events, fundraisers, galas, cocktail receptions, small group gatherings, and visits to interesting places.

Some donors join organizations to support a cause or learn more about their new community — and they report that joining organizations such as arts groups, botanical gardens, or animal rescue operations contributes to their sense of community belonging. These connections engender a feeling of responsibility that often leads to giving.

Nonprofits may consider offering activities to potential second-home-owner donors such as behind-the-scenes tours of a facility, access to music or dance performance rehearsals, or demonstrations of services in action to capture their interest. Many respondents emphasized the value of creative small or mid-sized events, which blend meaningful learning, fun, and the opportunity to meet key community leaders as a formula for building interest and engagement.

Some nonprofits may find success creating "community ambassadors" who can help serve as a bridge between the organization and potential second-home-owner donors. These ambassadors can help make introductions informally or formally and connect them to a larger network of existing donors, board members, and volunteers.

Organizations might also consider cultivating relationships with Realtors, professional advisors, and others who are likely to be in contact with potential second-home-owner donors. Community foundations, wealth advisors, and attorneys often serve as trusted navigators for donors seeking guidance on how best to support their interests through giving. They provide on-the-ground knowledge on local issues, leaders, and organizations. Some community foundations, such as the One Valley Community Foundation in Bozeman, Montana, also provide nonprofit directories where donors can explore giving options based on their passions.

The bottom line: Engagement comes first, contributions follow.

"We have house parties and cocktail parties for nonprofits. We also invite people to site visits so they get to see the problems in the community."

Increase visibility to gain support

"Get in the local media and donors will pay attention. People love good stories."

When people move to a new community, they crave information. And they're often looking for information through the media, their social networks, and online. Nonprofits have an opportunity to capture their attention by showing up in these spaces.

Our research found many second-home-owner donors think nonprofits should be more visible in the community through increased outreach and media coverage. They encourage organizations to deploy a variety of approaches — including traditional earned media such as newspapers and local television, social media, and newsletters. Some even mentioned placing flyers in grocery stores and coffee shops to get stories of good works out there.

Several second-home-owner donors expressed their tendency to be outgoing and motivated to seek out giving options to make communities a better place. Nonprofits that maintain higher visibility through a variety of tactics stand a better chance of attracting donors eager to find an organization to support.

Volunteering: An Engagement On-Ramp

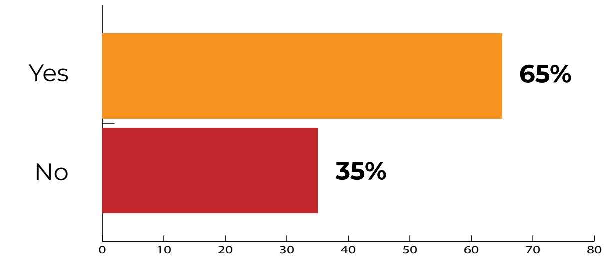
More than 40% of second-home-owners report they volunteer in their non-primary residence community and more than 35% serve on nonprofit boards.

While those rates are lower than in their primary communities (65% volunteer and 56% serve on boards), these rates are still significant and point to their interest in engaging and giving back in their second-home communities.

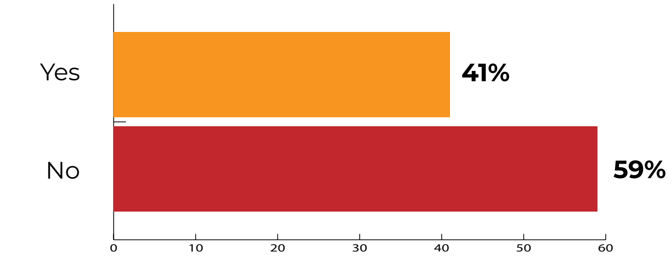
In many cases, volunteering often leads donors to make charitable contributions. Research shows that volunteers donate to charity at twice the rate of non-volunteers, and that volunteer engagement is directly related to increased funding for an organization.

As a result, nonprofits should view meaningful volunteer engagement as a proven way to engage and maintain these individuals as both volunteers and donors.

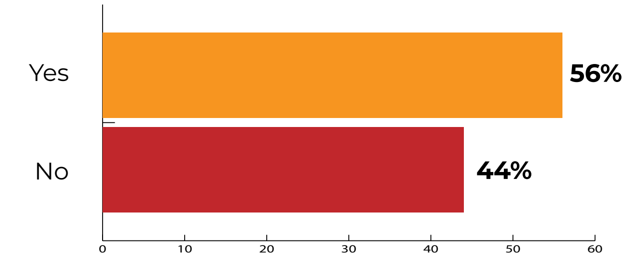
Do you currently volunteer in your primary residence community?



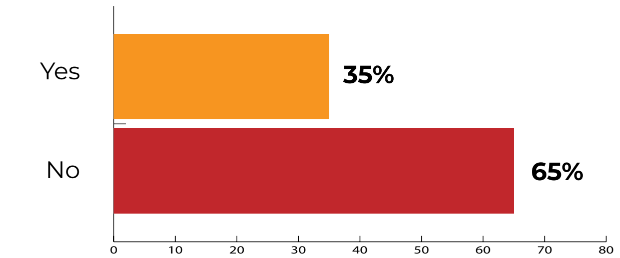
Do you currently volunteer in your non-primary residence community?



Do you currently serve on any nonprofit boards in your primary residence community?



Do you currently serve on any nonprofit boards in your non-primary residence community?



Key Facts:

More than 40% of second-home owners report they volunteer in their non-primary residence community.

More than 35% of second-home owners report they serve on boards in their non-primary residence community.

How donors give

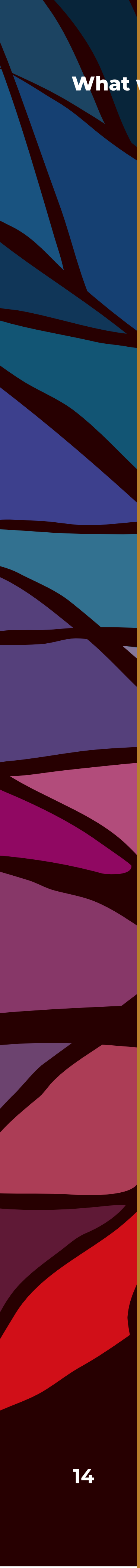
Donors reported they use various giving methods in their non-primary residence community. Most frequently cited are donor-advised funds (DAFs), private foundations, contributions of appreciated stock, qualified distributions from IRAs, and estate and planned giving. Respondents also report they often simply give through checks, credit cards and cash, based on the amount of the gift. Some provide in-kind donations of furniture, equipment, and items for fundraising auctions and resale, as well.

Several donors also take part in community "giving days" and use online platforms such as Charity Navigator to learn about nonprofit organizations to inform their philanthropic activities. One respondent observed wealth advisors can also be helpful in educating donors to better understand the cost of doing business for nonprofits and community services.

Regardless of how they give, donors want the process to be easy. They look to their advisors – community foundations, wealth advisors, attorneys, and others – to "tell me how much I can give to organizations doing good work and that communicate well."

For many, convenience and ease are more important than the mechanics.

"I don't have time to vet or monitor [the groups asking for funds]. We make one contribution to our local community foundation which does the work. This makes it easy."



“People often go to their temple or church because of the social experience. Folks get to eat, talk, socialize. Sometimes we have a speaker, not a pitch. It’s the ‘back door.’ Be social more than religious.”

The power of faith communities

Just as in their primary-residence communities, some donors get involved in the faith community in their second-home locales. They learn about issues this way, and about organizations working on those issues. This awareness often leads to supporting those organizations financially.

Making formal presentations or participating in informal networking events at congregations in your community offers a mutually beneficial relationship-building experience for nonprofits and second-home-owner donors.

What turns off second-home-owner donors?

Common-sense approaches to relationship-building with second-home-owners are an absolute must. Most respondents are inclined to give, but they do so with expectations about an organization’s health, performance, and communications.

Second-home-owner donors gravitate to groups and causes that align with their values — and they prioritize supporting well-functioning nonprofits that manage funds responsibly and with transparency; have effective boards and creative staff; and healthy organizational cultures.

“People give to organizations that meet needs, not to organizations that have needs.”

Key Fact:

For the most part, second-home-owner donors prefer to stay out of the spotlight, and some are uncomfortable when nonprofits or others heap praise on them for giving.

What turns them off? In our interviews, several common turn-offs emerged:

- **Aggressive and frequent appeals**
  Like most donors, second-home-owners do not like to feel like they are being pressured to give. Receptivity to cold calls and mail solicitations is mixed. Some donors appreciate the chance to learn about local issues and groups, while others find it impersonal and something they just don’t pay attention to.
- **Assuming they’ll give**
  Avoid conveying the expectation that a second-home-owner will make a contribution because they may have the financial means to do so, or because they’ve been philanthropic in their home communities. Additionally, respondents discouraged highlighting potential tax benefits of giving, as this is not a key motivator for second-home-owners.
- **Lack of patience and privacy**
  Be respectful of individual privacy for donors who give anonymously and how much information they are willing to share at various stages of relationship-building. In that same spirit, there should be no expectation of immediate volunteerism or financial support, particularly from newcomers who want and need time to settle in first.

Donors who are willing to consider making larger gifts emphasize the importance of a personal and thoughtful fundraising approach. They appreciate opportunities to connect with an organization’s chief executive or board members, and expect multiple, tailored points of contact.

Personal communications are highly valued. This includes saying “thank you” in a timely and thoughtful manner regardless of the size of the gift. The lack of a response or acknowledgement is seen as a relationship-killer.

Once a donor is engaged, it’s important to understand their individual perspective on recognition. For the most part, our research found second-home donors are not seeking recognition or acclaim for their philanthropy. Many prefer to stay out of the spotlight, and some are uncomfortable when nonprofits or others heap praise on them for their giving.

“Some organizations bring a sense of entitlement. Their expectation of a gift is not about a sincere appreciation for their work, it’s that ‘you are privileged so you should give to us’.”

“I made a major gift to an organization, and they never followed up with me to say thank you.”

“I attended an event for this group and made a significant contribution. Then they hounded us a couple of times a month – we’ve made no more contributions to them.”

“Our legacy is to have impact, not to remember our names.”

“We don’t like the fawning approach, telling us how wonderful we are – don’t do that to us.”

Non-donor perspectives

Only a handful of participants in this research project acknowledged they contribute little or nothing charitably to their second-home communities. Generally, they view their second homes as places where they can maintain a low-profile. As a result, they are not seeking engagement.

Interview respondents who do contribute in second-home communities suggest that nonprofits may be able to build connections with non-givers by offering learning opportunities and being proactive in telling their stories.

Options could include invitations from friends and neighbors to events and opportunities to meet people aligned with their interests and learn about local needs. They might also consider inviting non-givers to engage in volunteer activities, again through people they already know.

Nonprofits that offer learning opportunities may be able to build connections with non-givers.

Pro Advice: Top Takeaways from Philanthropic Leaders and Advisors

As part of our research, we interviewed 32 professionals from the sectors this project is meant to inform. Interview subjects included:

- nonprofit executives
- fundraisers
- community and family foundation leaders
- wealth advisors
- philanthropy consultants
- staff from donor-serving organizations
- researchers

We used their feedback to help shape our inquiries of donors — and this report.

Their advice was clear: *please don't make it academic — make it accessible and actionable!*

These conversations proved incredibly valuable in adding color to many of the key themes shared by donors. Some of their observations enhance what donors said — others contrasted with what we heard from donors.

But each of their perspectives help provide valuable context.

Here is some of their best advice for engaging with second-home-owner donors.

Make it easy

Second-home-owners often want to disconnect, get away and escape from their daily lives when they spend time in their non-primary residence communities. Their second homes are where they go to take a break — so much so that some want to pull up a figurative "drawbridge" when they arrive at their second properties.

As a result, they don't want to get "hit up" with solicitations, do background research, or schedule meetings with nonprofits.

What does this mean for fundraisers?

Quite simply, your role is to make the giving process as easy and frictionless as possible.

This creates opportunities for organizations that can handle all of their due diligence and distribute funds to multiple groups that align with their values and priorities.

Examples of this approach include Social Venture Partners, community foundations, and giving circles. These opportunities provide affinity with other donors, fulfill personal motivation, and make donors feel good without having to do the "homework."

If you don't represent an organization that offers such opportunities, provide moments for these potential donors to do something they enjoy. Make it fun to learn about community needs and solutions in a relaxed and casual setting.

Examples include a behind-the-scenes visit or small group special events held in a unique venue. Consider offering benefits that encourage participation and contributions – you can be first on the ski hill or be invited to sneak previews of openings and shows.

Demonstrate impact

While second-home-owner donors may not be as passionate about their non-primary residence community, they do want to see the impact of their contributions. They want to feel good about their support and the change it helped make.

Stress the value proposition of giving in their non-primary residence community, and ensure donors see and hear the return on investment. In some cases, the needs in the second-home community may not be as severe or obvious as in the donor's primary residence community. Yet their contributions can often have more impact and potentially move-the-needle in more significant ways then their giving at home.

Offer connection

It often takes two to three years for people new to their non-primary residence community to start giving. Often, they don't make an initial gift until they feel a true connection to the community.

Philanthropy can be a vehicle to fulfill that aspiration to connect. Nonprofits and community foundations can help newcomers build a network and meet like-minded people. As you create spaces for second-home-owners, ensure that you're making them feel at home — and not

Consider offering benefits that encourage participation and contributions — you can be the first on the ski hill or be invited to sneak previews of openings and shows.

Key Fact:

Not all second-home-owners are retired. Some achieved financial success early on and are still working and raising families. Recognize how busy their lives are by

making it easy

to give and get involved.

positioning them as outsiders or visitors. So avoid using labels like snowbird, powder hound, and gaper.

For retired second-home-owner donors, giving provides purpose. So does volunteering, which offers opportunities to use their skills and expertise for good — and can open doors for future financial contributions.

But recognize not all second-home-owners are retired. Some achieved financial success early on and are still working and raising families. It is important to recognize how busy their lives are by making it easy to give and get involved.

Learn what makes them tick

Before making your first ask, take the time to learn about who they are and what they care about. Ask open ended questions — and listen closely. These questions may include:

- **What are their values?** What is the "why" that motivates their giving? What makes them "tick?" How did they learn about issues and organizations in their primary residence community? How was trust built with those organizations they support there? What positive or negative experiences did they have in their primary-home community?
- **What attracted them to their second-home community?** What is their seasonality?
- **How have they learned about the needs in their second-home community, and the organizations working to meet those needs?** What positive or negative experiences inform their giving in the non-primary residence community? How might the wealth, opportunity and social nature of the community affect their willingness to give?
- **Do they tend to be more business-oriented, research-oriented, arts-focused, or social service-centered?** This reveals how they look at the world and their decision-making style. If they already know about community foundations and Donor Advised Funds (DAFs), they are likely predisposed to giving. As appropriate, use examples of like-minded donors.
- **If they are not giving in their second-home residence, what would inspire them to do so?**

As you gain knowledge on these and other topics, reflect on how it shapes the second-home-owner's thinking, emotions, and behaviors around charitable giving and tailor your future conversations around what you've learned.

Focus on meaningful interaction

Don't judge if or how second-home-owners are giving. Engaging donors and potential donors should not be an attempt to translate how much time they spend in their primary and secondary communities into giving percentages.

Be aware that sometimes adult children step into their parents' financial affairs and giving. Respect these family dynamics and decisions.

Make interactions with these donors into personal discussions. Avoid using nonprofit lingo, acronyms or shop-talk that can muddle your message and turn them off. Refrain from talking about politics, taxes, and other sensitive topics unless these are your focus.

In the end, remember that sometimes people just don't want to be bothered. Honor and protect their privacy.

Meeting potential second-home-owner donors where they are at

Second-home-owners are often focused on assimilating in the community so their status as part-time residents is typically not overtly apparent. Building connections with these potential donors often requires being proactive to meet them where they are at so they can learn more about your work in the community.

Here's what the professionals say about how to find them:

- Offer workshops on estate planning that would be convenient and of interest to second-home-owners.
- Forge partnerships with professionals and organizations that provide services to donors — including tax and wealth advisors, estate attorneys, trust officers, community foundations, Realtors, and others.
- Be in touch regularly with visitors' bureaus, chambers of commerce, and property management companies. These organizations are often aware of second-home-owners who are new to your community.

Outreach communications

- Give people an understanding of their second-home community. Conduct direct mail and email campaigns and distribute newsletters.
- Create a "giving guide" for distribution to Realtors, hotels, vacation home rental companies, Airbnb and VRBO property owners, and other venues where visitors and potential second-home-owners may be staying.
- Organize a local "non-solicitation nonprofit fair" where second-home-owners can learn about issues, organizations, and opportunities – and perhaps meet other second-home-owners. Community foundations or other funders may be interested in helping organize such an event.

Build personal networks

- People give and participate because they are asked. Utilize relationships with full-time resident donors to make neighbor-to-neighbor introductions to part-time and seasonal residents. Friends and neighbors can also encourage each other to give, to attend events and fundraisers.
- Local service-providers in second-home communities may share ideas, stories, and informal comments with non-primary resident donors about area needs and organizations. Gardeners, housekeepers, river guides, caterers, tour guides, horse people, etc.

Don't forget to follow up.

Some donors noted that they had engaged with a nonprofit or faith organization but were surprised by the lack of follow-up that could have deepened their commitment.

As one respondent mentioned:

"I've been going to my church for three years and making contributions all along. Yet no one has approached me to join the congregation or contribute more substantially."

Success Stories on Making Giving Easy for Second-Home-Owner-Donors

Top photo: Forest Highlands Foundation. Photo Credit Housing Solutions of Northern Arizona.

Bottom photo: Whitefish Community Foundation. The Montana Veterans Home in Columbia Falls received a Major Community Project Grant in 2018 to purchase a new wheelchair-accessible bus for residents.

Forest Highlands Foundation

Forest Highlands is a private community and golf club in Flagstaff, Arizona where many of the over 820 homes are occupied by second-home-owners.

In 1999, residents established the Forest Highlands Foundation to generate and channel charitable contributions from their community in support of Flagstaff-area nonprofits. One resident shared the driving spirit behind the foundation –

"we are taking from Flagstaff; we need to give back to Flagstaff."

Over the past 26 years, the Forest Highlands Foundation has distributed almost $7.5 million to a spectrum of Flagstaff area nonprofits – youth issues, education, healthcare and social services. The foundation is operated, governed and funded by resident volunteers. A grants committee reviews proposals, makes site visits, and conducts due diligence on funding requests. Board, committee, and other volunteers also organize events to raise funds for the foundation, including an annual gala, golf tournament, auctions, and annual appeals.

Another resident said that "getting involved in the foundation was a great way to meet people in the community. The foundation also makes it easy to give – I know my one contribution will support a number of important local causes."

When asked to provide guidance on how best to replicate the Forest Highlands Foundation success, a former board member advises to:

- Find passionate and engaged people to help build and organize
- Make the volunteer board large enough to spread the work around and avoid burning people out
- Give yourself a long-enough runway, at least 12 months, to get things off the ground

Whitefish Community Foundation

Second-home-owners in Whitefish, Montana, play a major role in demonstrating that when it comes to giving back, their community is up to the challenge.

The Great Fish Community Challenge that is.

The annual multi-week event hosted and managed by Whitefish Community Foundation has raised $35 million since 2015 in support of nearly 100 area nonprofit organizations across the Flathead Valley. The event is free of charge to participating nonprofits thanks to the financial support of the foundation's growing Circle of Giving donors.

The majority of donors to the Circle of Giving are second-home-owners, with an impressive retention rate of 85%.

Circle of Giving donors make an annual gift of $5,000 or more towards the grant programs and mission of the community foundation, including the match fund for the Great Fish Community Challenge.

This support allows the community foundation to market the annual fundraising event in the region, manage the nonprofit application process, coordinate a companion matching grant effort, and accept and process contributions from the community.

The total number of donors to the Great Fish Community Challenge has grown from 810 in 2015 to over 4,000 in 2024. Individual gifts to participating nonprofits has also increased from almost 1,300 in 2015 to just under 14,000 in 2024.

Alan Davis, President and CEO, of Whitefish Community Foundation feels the donors give to the Circle of Giving year after year for three reasons:

- **It's simple:** Donors can make one gift that lifts up the entire nonprofit community with direct funding.
- **The impact is multiplied:** The match fund for the Great Fish Challenge is funded by the Circle of Giving and inspires a 5X amount in donations from the community. In 2024 the match fund was $1.1M and inspired an additional $5.4M of giving from the community.
- **The nonprofit organizations are vetted:** The Community Foundation conducts extensive due diligence on every nonprofit that receives funding from the Circle. Many second-home-owners don't have the time to do their independent research of local nonprofits; they trust the community foundation will disperse funding to organizations that have good governance and financial management.

"The Circle of Giving inspires the community to give during the Great Fish Community Challenge," Alan observes, "we've created a platform that is efficient for both donors and nonprofits. Donors can support multiple charities with one gift, and nonprofits in the Challenge get an influx of critical, unrestricted operating funding."

For additional examples of organizations and programs that successfully engage second-home-owner donors and others in their community, visit:

Jackson Hole Community Foundation (Jackson, WY)
Old Bill's Fun Run

One Valley Community Foundation (Bozeman, MT)
Give Big Gallatin Valley

Park City Community Foundation (Park City, UT)
Live PC Give PC

Donor Spotlights

Kate* splits her time between her primary residence in the Northwest and second home in the Southwest U.S.

She was introduced to her second-home community when visiting a friend. The draw of the weather, the 55+ community age restriction, and the local vibe motivated her second-home purchase.

She began charitable giving in the second-home community almost immediately after arriving.

"I've been fortunate in my education and profession and feel an obligation to give back," she said.

Her philanthropic interests are similar between both geographies; but her contributions also recognize local unique needs, such as those in the migrant community.

Kate learned about issues and organizations through friends, neighbors, and word-of-mouth. She provides support through check-writing, and contributions from her IRA.

"I volunteer here and enthusiastically support these organizations philanthropically," she said. "I support public media, several national organizations, and local food banks and arts organizations."

Kate is also a long-term donor to political issues aligned with her values.

Now well immersed in her second-home community, she encourages her neighbors to learn about social issues in the region and invites them to volunteer alongside her.

*not her actual name

Sara* and her husband bought a house in the country as their "sanctuary." Over time, they envision using land easements to conserve the property from future development.

Throughout her career as a successful businesswoman, Sara was highly visible and civically active in her home community. She volunteers with nonprofits, participates in political canvassing, and makes contributions to local education and healthcare organizations.

"My approach to philanthropy is rooted in my personal values and a belief in addressing societal inequities."

With no children, the couple's estate planning calls for most assets going to charity.

They've owned their second home for more than a decade, but noted that no local individuals or organizations have approached them for contributions or to become engaged in community activities.

"We've learned about the area by going out and visiting social service agencies seeking opportunities to help others through giving or volunteering."

Questions and issues for further research and discussion

It is common for any research effort to inspire further inquiries for deeper learning. We share these questions for additional research on the beliefs and behaviors of second-home-owner donors:

- Our significant national outreach and networking to foundations, advisors, nonprofits, fundraisers, donor serving organizations, and others was unsuccessful in engaging second-home-owner donors of color. Many contributing factors were identified – the racial wealth gap, unique housing patterns, cultural and regional differences, trust and relationships, and current political dynamics. How might future researchers undertake a re-imagined and customized approach to reach donors of color in hopes of generating diverse insights and more fruitful engagement and learning?
- Charitable giving and volunteering can also serve as a community building experience. How might these experiences be strengthened for second-home-owner donors and nonprofits to increase and sustain civic engagement in the non-primary residence community?
- Faith as a motivating factor for giving includes a wide spectrum of belief systems and dynamics, as do political perspectives. To what degree, and in what ways, are second-home-owner donors guided by these factors?
- Several interview respondents emphasized their concerns about the scale of nonprofit budgets, salaries and facilities. These concerns may not be unfounded but point to the need for continued donor education on the importance of providing general operating support and acknowledgement of true-cost accounting.
- Similarly, exploring the possible mismatch between donor expectations and nonprofit capacity could be mutually beneficial – including organizations' ability around communications and visibility; shaping individual fundraising experiences; and coordinating seasonal outreach and engagement of donors.

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Literature Review

Sue Carter Kahl, President, Sue Carter Kahl Consulting

Interviews with Philanthropic Leaders and Advisors

- Erinn Andrews, Founder & CEO, GiveTeam
- Alexis Brown, VP of Development, Park City Community Foundation
- Mike DiPaolo, Vice President, Philanthropy & Southern Delaware, Delaware Community Foundation
- Amy Fair, Director of Philanthropic Services, Community Foundation of Middle Tennessee
- Traci Hiatt, Director of Philanthropy, Yampa Valley Community Foundation
- Phillip P. Lanham, President|CEO, Gulf Coast Community Foundation (FL)
- Kristin O'Malley, President and CEO, The Cape Cod Foundation
- Janita Pickett-Gordon, Associate Vice President, Office of Philanthropy for City of Hope Cancer Center
- Piyush Tantia, Behavioral Scientist
- Ciara Wolfe, VP of Philanthropy, Yellowstone Club Community Foundation

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- Alan Davis, President/CEO, Whitefish Community Foundation
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- Laura Maher, Vice President for Philanthropy, Community Foundation for Southern Arizona
- Tyler Meier, Executive Director, University of Arizona Poetry Center
- Robert C. Swift, Founder, 3rd Decade.org
- Mary Nell Wegner, Executive Director, Brindle Foundation
- Bridget Wilkinson, President & CEO, One Valley Community Foundation

Project Advisory Committee

- Henry L. Berman, Ed.D., Co-Trustee, Edith Glick Shoolman Children's Foundation, and former CEO, Exponent Philanthropy
- Erica Coyle, Founder & Principal, Elevation Strategies
- Alan Davis, President/CEO, Whitefish Community Foundation
- Robert C. Swift, Founder, 3rd Decade.org

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- Stacey Easterling, Consultant
- Jeffrey M. Glebocki, Founder & Lead Advisor, Strategy + Action/Philanthropy
- Lynn Helbling Sirinek, Philanthropic Advisor
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We work in partnership with donors, foundations and organizations to support their success at key transitions in their evolution