LEHIGH VALLEY COMMUNITY FOUNDATION

# ADVISOR CONNECTION

November 2025

## Critical Support Fund Delivers Rapid Food Relief Across the Region


The Lehigh Valley Community Foundation (LVCF) is pleased to share early impact from the Critical Support Fund, launched on October 30 in partnership with United Way of the Greater Lehigh Valley to respond to rising needs for food and emergency services across the region. Thanks to the generosity of more than 75 donors, the fund has already surpassed $600,000, enabling partners to take swift action to support families and frontline food providers in our region.

### LVCF Leadership and Donor Impact

At a recent community briefing with Community Action Lehigh Valley at Second Harvest Food Bank, LVCF and UWGLV highlighted early results from this coordinated effort and emphasized the essential role of charitable giving in strengthening the region's safety net. The rapid progress of the Critical Support Fund demonstrates the power of community philanthropy. The fund was specifically designed to be both responsive and flexible, ensuring that charitable dollars can be directed quickly to the areas of greatest need.

"The strength of the Lehigh Valley is demonstrated in how we come together," said **Erika Riddle Petrozelli, CPA, CAP®,** President and CEO of the Lehigh Valley Community Foundation. "Thanks to the remarkable generosity of our donors and the dedication of our food provider network, the Critical Support Fund is delivering rapid relief to families across the region. The Community Foundation is proud to help ensure these essential resources reach those in need—and to strengthen the safety net that so many depend on."


Megan Barnes Briggs, LVCF Vice President of Community Investments

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## Professional Advisors Can Help

Professional advisors play an essential role in helping clients make meaningful and strategic charitable decisions—especially during times when the community faces urgent needs. The Bridge Fund for Critical Support offers a trusted way for donors to respond quickly, and LVCF is here to support advisors in guiding those conversations.

LVCF partners with attorneys, accountants, financial planners, and wealth managers to integrate philanthropy into overall financial and estate plans. The Foundation provides flexible giving options and local insight to help clients achieve both their charitable goals and their long-term planning objectives.

Advisors can help clients support the Critical Support Fund through several tax-efficient approaches, including:

- DAF grants or contributions
- Direct gifts to the Bridge Fund
- IRA charitable rollovers
- Gifts of appreciated stock or other non-cash assets

By connecting clients with the Community Foundation, advisors ensure that charitable dollars are used responsibly, locally, and in alignment with each donor's goals—making an immediate and lasting difference across the Greater Lehigh Valley. Learn more...

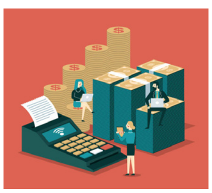
## Rapid Deployment of Essential Goods

Through the fund, bulk orders of produce, dry goods, rice, beans, and other shelf-stable items have been secured through Second Harvest Food Bank for distribution to more than 100 food pantries across Lehigh, Northampton, Carbon, and Monroe counties. Additional orders of beef, turkey, and chicken—sourced from local farmers and regional suppliers—are underway to meet increased demand for proteins Partners are also coordinating volunteer needs, hosting a regional pantry network meeting, and providing training for pantry staff to support residents who receive SNAP benefits.

## Preparing for Broader Community Needs

While food access is the immediate focus, the Critical Support Fund is structured to support a range of emerging needs. As conditions evolve, funds may also assist with baby and maternal essentials, energy support, emergency shelter, and winter warming stations. LVCF will continue working closely with partners to evaluate needs and ensure resources reach families efficiently and effectively.

# Advisors: Don’t Overlook QCDs as Tax Rules Tighten



As the economic and legislative environment continues to evolve, advisors are sharpening every tool they have to help clients meet both their financial and charitable goals. Provisions enacted as part of the One Big Beautiful Bill Act (OBBBA) are prompting renewed focus on strategies that merge tax efficiency with meaningful community impact. Among the most powerful tools in this space for clients age 70½ and older is the Qualified Charitable Distribution, or QCD.

IRA assets in the United States total nearly [$18 trillion], and the vast majority of your clients likely own at least one IRA. You’re likely very aware that traditional IRAs are among the most heavily taxed assets for retirees because withdrawals are generally treated as ordinary income, often pushing retirees into higher tax brackets when they begin taking required minimum distributions at age 73. In addition, IRAs are fully includable in the owner’s taxable estate, meaning heirs may face both estate taxes and income taxes when they inherit the account. This double layer of taxation can significantly erode the value of an IRA, making it one of the least tax-efficient assets to pass to beneficiaries compared to other holdings.

Against this backdrop, the QCD can come in very handy. A QCD allows an individual aged 70½ and older to give up to $108,000 in 2025 directly from an IRA to an eligible charity or start a fund at the Lehigh Valley Community. As a result, the QCD is a tax-savvy way for clients to fulfill charitable intentions while managing taxable income.

### Here’s why QCDs are more important now than ever:

- Although the OBBBA doesn’t directly change QCD rules, it will likely make them more relevant because QCDs reduce adjusted gross income (AGI) instead of operating as itemized deductions. This distinction matters, as the OBBBA will continue to affect how many taxpayers—especially older adults—choose to itemize.
- A QCD can satisfy required minimum distributions (RMDs) without increasing taxable income, creating a dual benefit: supporting charitable organizations while helping manage Medicare IRMAA surcharges and preserving tax credits and deductions that phase out as AGI rises.
- Beginning in 2026, the OBBBA will impose a 0.5% of AGI floor for charitable deductions and limit their value for high-income taxpayers by capping the benefit at 35%, even when the top marginal rate is 37%. As a result, high-earning clients will see reduced tax advantages from traditional itemized charitable deductions in future years.

Now is the time to revisit these strategies with your clients. Together, we can help them give meaningfully, reduce tax exposure, and continue to make an impact in the community we all love.