

CAUSE CONNECTION

Connecting people who care to causes that matter

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."



Christmas | Hanukkah | Kwanzaa

As we come to the end of 2025, we have two simple words for our donors, board members (past and present), and friends and associates—**thank you**.

Thank you for entrusting your philanthropy with us and allowing us to connect you to the causes you care about most.

Thank you for allowing us to build a stronger community by helping you fulfill your charitable vision and grow a charitable legacy.

Thank you for enabling us to fund nonprofits and partner in the community to improve the quality of life in our region as a trusted and respected grantmaker.

It's your support that made it possible for us to share our community knowledge, leadership and expertise as we helped build capacity in nonprofits and direct funding where it was needed most. For all this we say—**thank you**

Your Partners at Lehigh Valley Community Foundation

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

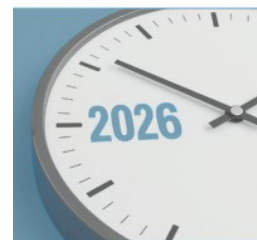
While food access is the immediate focus, the Critical Support Fund is structured to support a range of emerging needs. As conditions evolve, funds may also assist with baby and

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.



Last Call for Charitable Giving in 2025

As you plan year-end charitable giving, please be aware that 2025 presents a critical window of opportunity. Major provisions new tax legislation (OBCCA) will take effect on January 1, 2026, and they are expected to significantly reshape how charitable gifts are treated for tax purposes. Many donors may find that the value of charitable deductions is reduced under the new rules. As 2025 comes to a close, now is the time to make the most of current tax benefits for charitable giving. Major changes to federal tax law will take effect in 2026, so acting before December 31, 2025 can help you maximize deductions and support the causes you care about.



What's Changing in 2026?

New federal legislation will introduce stricter limits on charitable deductions. Here's what you need to know:

- **Lower deduction rates for high earners** The top deduction rate will drop from 37% to 35%.
- **Caps for non-itemizers** If you take the standard deduction, charitable deductions will be limited to \$1,000 for single filers and \$2,000 for joint filers.
- **Minimum threshold for deductions** Donations must exceed 0.5% of your Adjusted Gross Income (AGI) to qualify for any deduction.

Bottom line: Giving in 2025 could provide greater tax benefits than waiting until 2026.

Smart Giving Strategies

- **Bunch your donations** Combine multiple years of giving into 2025 to maximize deductions.
- **Use a Donor-Advised Fund (DAF)** Contribute now, receive an immediate tax deduction, and recommend grants to charities over time.
- **Gift appreciated assets** Donating stocks or other appreciated property can help you avoid capital gains tax while supporting charity.

Bottom line: Thoughtful strategies like bunching gifts, using donor-advised funds, and donating appreciated assets can boost your charitable impact while preserving tax benefits in 2025.

Estate Planning Options

Charitable giving can also play a role in your long-term financial plans:

- **Charitable Remainder Trusts (CRTs)** Provide income for yourself or your beneficiaries during your lifetime, with the remainder going to charity. By law, at least 10% of the trust's initial value must benefit a charitable organization.
- **Inherited IRA rules** Beneficiaries generally must withdraw inherited IRA funds within 10 years. Designating a charity as a beneficiary can reduce tax burdens & support your philanthropic goals.

Bottom Line: Charitable planning now can create lasting, tax-efficient impact.