



Smart Ways to Give

Your generous contributions create lasting impact for HomeFront families—providing immediate support while opening doors to stable, brighter futures. You can tailor your giving through a variety of legacy and planned gift options that align with your personal circumstances and philanthropic goals.

Donating Appreciated Stock

Giving stock instead of cash can offer major benefits. By transferring stock directly to a non-profit, you may avoid capital gains taxes and receive an immediate income tax deduction—maximizing both your contribution and its impact.

Qualified Charitable Distribution

If you're 70½ or older, you can donate up to \$100,000 annually from your IRA directly to charity through a QCD. For those over 73, it can also count toward your required minimum distribution. This approach avoids income tax on the distribution, provides the full benefit to the charity, and can reduce taxes on inherited assets.

IRA Beneficiary Designation

If you own an IRA and are looking to make a charitable donation at death, you can designate the charity as a beneficiary. Upon your death the charity receives the proceeds and avoids the income tax liability.

Leaving a Bequest in Your Will

You have the power to leave a lasting impact on the world even after you're gone by joining *HomeFront's Kitchen Table*. By including a charity of your choice in your will, you can designate a specific asset, dollar amount, percentage of your estate, or even the remainder of your estate to support a cause you deeply care about. Adding a charity to your will can be accomplished easily by contacting your attorney or updating the document using sample language available at homefrontnj.org/planned-giving through our partners at freewill.com.

We are happy to discuss how your gift can reflect your values and make a difference now and for generations to come. Please contact us at 609-989-9417 x133 or email HomeFront@HomeFrontNJ.org.

We also encourage you to consult your tax advisor to understand how these giving options may affect your personal situation.

Your Support at Work

Alicia and her partner, Jay, struggled to find an affordable apartment with adequate space for their growing family. Even though they both worked, they found themselves stuck in a cramped one-bedroom apartment with three young children and another on the way. They applied for apartment after apartment with no luck, until they reached out to HomeFront. Alicia and her family moved into one of the permanent affordable apartments created by HomeFront's partner, Homes by TLC; alongside supportive services from HomeFront to help them thrive.

Alicia reflected on the impact their new home has had on her family:

HomeFront has helped me and my family out so much... My kids now have space, and you can definitely tell how that move changed them so much. My kids have been happier ever since. HomeFront is so amazing; they have provided diapers and wipes, cleaning supplies, and food for all my kids when I need them. Every holiday HomeFront does such an amazing job with making sure each and every kid is happy and are set for that holiday. I really don't know where I would be without HomeFront right by my side. This is truly a blessing to be in this program. Such a blessing to meet such wonderful people.

Thank you for all you do!



Alicia and two of her children picking up their supplies and clothing during our Back to School Drive!



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