

# Coastal Community Foundation

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## Fall 2020 News

### CARES Act– Charitable Planning

Here are a few ways the CARES Act may allow you to make an even bigger philanthropic impact:

- **Charitable Deduction:** For those who do not itemize deductions, there will be an allowable deduction for charitable donations of cash, not to exceed \$300 (not to donor advised funds).
- The 2020 charitable contribution limitation for individuals will be 100% of adjusted-gross-income, or “AGI,” if you donate cash directly to a charity (previously limited to 60% of AGI). Any deduction for charitable contributions above this income limitation (100% of AGI for cash and 30% of AGI for stock gifts) carries over for five years.
- **Qualified Charitable Distributions (QCDs)** from IRA accounts continue to be allowed for age 70½ up to a limit of \$100,000 per year per IRA owner. QCDs can be made in 2020 even with the waiver of Required Minimum Distributions.

### Solana Beach Fund Makes \$30,000 in Grants to Community

Since 2013, the Solana Beach Fund giving circle has been making grants to benefit the community. Donations are made by local residents who want to give back. A committee of engaged citizens select grantees in a competitive process. This year, \$30,000 in grants were made to nonprofits that are meeting the needs of residents during the COVID-19 pandemic.

- A Boys & Girls Clubs of San Dieguito** – for scholarships for full-day and afterschool care at La Colonia and Harper Teen Center
- B Cal Western Community Law Project** – for free legal clinics for local residents at St. Leo’s Church and online
- C Casa de Amistad** – support for K-12 tutoring program, including online needs during COVID
- D La Colonia de Eden Gardens** – funds for computers and hotspots to be loaned to residents for training and educational needs
- E North County Immigration and Citizenship Center** – to support immigrant families in need during COVID
- F Produce Good** – support for the Field to Fork initiative that collects unsold food at the Solana Beach Farmer’s Market to distribute this fresh produce to families in need

For more information visit: <https://coastalfoundation.org> or email Laura Fleming, [laura@coastalfoundation.org](mailto:laura@coastalfoundation.org).



This year brought many unexpected challenges and changes. Our donor advisors helped those in need through numerous grants to nonprofits. Scholarships assisted students with their educational goals. CCF giving circles supported critical programs to help local residents. Our homeless fund enabled people to stay in a home and in programs to help them become self-sufficient. Thank you to all our donors for your philanthropy.

The Board and Staff of Coastal Community Foundation wish you and your family a Happy Thanksgiving and peaceful holiday season.

# Donor Advised Funds

A donor advised fund is a great vehicle for charitable giving. You can bunch several years of donations into one gift and take the deduction the year the donation is made, making it more advantageous to itemize that year rather than take the standard deduction.



Make a donation of cash, stock mutual funds with a minimum of \$5,000 to establish your fund



Grow your donation in your DAF - have your gift invested or in a money market fund



Support programs that are important to you through your grants to qualified charitable organizations

For more information call Sharon Omahen (750) 942-9245 or email [Sharon@coastalfoundation.org](mailto:Sharon@coastalfoundation.org)

## Encinitas Fund Makes a Difference in the Community



The Encinitas Fund giving circle's grant committee made awards to four nonprofits that are addressing important needs in Encinitas.

**Alzheimer's San Diego** grant supported a program for families with loved ones with dementia. One Encinitas participant shared, *"There is a sense of camaraderie as we laugh and cry together while we work through this difficult time of our lives"*.



**The American Academy of Pediatrics - Reach Out and Read**, gives 700 children new books at North County Health Services, Encinitas. *"Books like these are essential; parents are looking to provide their children with nurturing routines,"* states Tara Millbrand, Associate Director.



**Boys & Girls Clubs of San Dieguito** received funds for their financial assistance program for low-income youth. *"Throughout the school year, during times of uncertainty and now with this pandemic, Boys & Girls Clubs of San Dieguito has been a resource we could rely on."* ~Tamara, Encinitas Parent



**Meals on Wheels** - *"Thanks to the generosity of The Encinitas Fund, Meals on Wheels will serve 65 home-bound seniors with 6,672 meals and an additional 15 Encinitas seniors with 1,440 meals through our free COVID-19 meal program!"* stated President Brent Wakefield.

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### STAFF

**Sharon Omahen**  
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**Laura Fleming, M.Ed.**  
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### OUR MISSION

The mission of Coastal Community Foundation is to enhance the quality of life in San Diego North County by directing philanthropic efforts toward community needs.

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