



Elk River Helping Hands

QCD's

If you are at least 70 1/2 and retired, generally you may take annual distributions from your IRA, you can gift money directly from your IRA, you can gift money directly from your IRA to a qualified charity like Elk River Helping Hands (“ERHH”). This is called a Qualified Charitable Distribution (“QCD”), and the maximum allowable QCD amount for an individual in 2026 is \$111,000. These QCD amounts may be divided among multiple 501(c)(3) organizations. QCD charitable gifts are not taxable to the donor. If you would like to make a QCD gift to ERHH and avoid paying income taxes on that distribution amount, just ask your IRA plan administrator to send a check directly to Elk River Helping Hands, 1000 Clubhouse Drive, Banner Elk, NC 28604. The QCD can satisfy all or part of your annual Required Minimum Distribution (“RMD”), which you are required to take once you reach 73 years of age. There are also several other ways to provide financial support to charities like ERHH, such as gifting highly appreciated securities, including ERHH in your will, donating real estate and creating trusts that benefit ERHH, to name a few. As always, we recommend that donors confer with their tax advisors regarding gifting and other income tax, financial and estate planning matters associated with charitable giving.

Donor Advised Funds

Elk River Helping Hands is a qualified 501(c)(3) organization and may receive grants from your donor advised fund (“DAF”) if you have established a DAF.

If you would like to donate through either or both of these avenues, please provide the following information to your administrator.

Name:	Elk River Helping Hands
Contact:	Toni Littleton
Status:	501(c)(3) Charitable Organization
Tax ID:	99-3365331
Address:	1000 Clubhouse Dr. Banner Elk, NC 28604
Phone:	828-898-1725