

NEWS ON THE

# Horizon

ISSUE 21

UNCOMMONLY NKY

FALL 2025

The People's Pantry



## uncommonly thankful

Be Concerned, a longtime community partner, is helping distribute food to other local food pantries through the new NKY Food Support Fund.



## LETTER FROM THE PRESIDENT

Dear Friends,

As we close out another remarkable year, I'm inspired by how generosity continues to shape Northern Kentucky. Together, we've built momentum creating new funds, celebrating community champions, and expanding opportunities for impact through our giving circles and annual Symposium.

Looking ahead, there's even more to navigate. On page 5, I share highlights from my recent LinkedIn article, "A New Era for Charitable Giving," which explores how the Big Beautiful Bill Act (BBBA) is reshaping philanthropy in 2025. The new law changes the way donors and advisors plan gifts, but it also opens doors for smarter, more intentional giving.

As you consider your year-end giving, know that Horizon is here to be your partner, helping you plan with confidence and make the greatest impact right here in Northern KY. At Horizon, our mission remains the same: to unite resources, inspire generosity, and raise the quality of life across Northern Kentucky. Whether you're giving through a donor advised fund, supporting a community initiative, or exploring legacy planning, we're here to make it simple and meaningful.

Thank you for being an integral part of this work, for believing in the power of local philanthropy, and for helping us build a brighter future for Northern Kentucky.

With gratitude,

**Nancy Grayson**  
*President & CEO*

Horizon Community Foundation of Northern Kentucky



I live here and I give here.

# NKY Food Support Fund

## Helping Northern Kentuckians Access Food During the Government Shutdown

When federal government shutdowns and disruptions in SNAP benefits leave families struggling to access food, Horizon Community Foundation is stepping in to help. The NKY Food Support Fund has been launched to provide immediate assistance to Northern Kentuckians facing food insecurity.

This effort builds on the trusted partnerships and rapid-response systems Horizon created during the pandemic. Through the NKY Coronavirus Relief Fund, the Foundation raised more than \$2.1 million and helped 85,000 Northern Kentuckians in need. Those same networks—with local food pantries, schools, and funding partners—are being reactivated to get food resources out quickly and effectively once again.

Horizon is collaborating with **Educate NKY** and other community partners to ensure food reaches families and students in the River Cities and throughout the region.

In a show of community leadership, Covington Mayor Ron Washington and the City of Covington took quick action to support the fund, approving a \$10,000 contribution to assist Covington residents affected by the shutdown.

“Hunger is a nonpartisan issue,” said Mayor Washington. “It doesn’t discriminate by neighborhood, background, or circumstance. By supporting trusted community networks through the **Food Support Fund**, we’re reinforcing the strength and compassion that define Covington.”

Community members can join this effort by contributing through their Donor Advised Fund or making a direct donation to the NKY Food Support Fund.

**“our goal is simple, to get food resources into the hands of those who need them quickly, effectively, and with care”**

To learn more, visit <https://horizoncfnky.org/fund/nky-food-support-fund/>.



### We need your help. Are you in?

Scan the QR code or visit <https://horizoncfnky.org/fund/nky-food-support-fund/> to donate today.

# your partner in charitable giving

Horizon Community Foundation of Northern Kentucky is proud to partner with generous individuals, families, and businesses to help raise the quality of life for all people in our Northern Kentucky community. We are committed to supporting the vibrant and vital facets of our community that make us proud to call this our home.

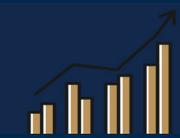
As we enter the giving season, we are here to help you achieve your charitable goals by providing you with personalized, philanthropic support. Whether you're starting a new fund or contributing to your existing fund, Horizon Community Foundation will help you create the most impact possible.

## important dates



### GIFTS OF CASH

Checks delivered by mail must be postmarked by Wednesday, December 31, 2025 to qualify as a 2025 tax deduction. Checks delivered in person must be received at our office before close of business (5:00pm) on Wednesday, December 31, 2025.



### GIFTS OF STOCK

Gifts of stock must be received into HCF's donations account before 3:00pm on December 31, 2025. Please contact us for transfer instructions at 859.757.1552



### GIFTS OF MUTUAL FUND SHARES

Gifts of mutual funds should be initiated no later than December 19, 2025. Please contact us for transfer instructions at 859.757.1552.



### OUR OFFICE IS OPEN 8:30AM-5:00PM ON WEEKDAYS, EXCEPT FOR THE FOLLOWING DATES:

Wednesday, December 24, 2025  
 Thursday, December 25, 2025  
 Thursday, January 1, 2026

### DONOR ADVISED FUNDS

With the recent increase in the standard deduction, many donors are using donor advised funds to "bundle" charitable gifts for several years into one calendar year. This strategy allows you to exceed the standard deduction in one tax year, while using a donor advised fund to support your favorite charitable causes in the coming years.

### APPRECIATED ASSETS

A charitable gift of appreciated assets is one of the most popular non-cash giving techniques. Many taxpayers have substantially appreciated investments that would be ideal for this purpose. With a gift of a highly appreciated asset, you can potentially avoid capital gains tax, preserve your current cash flow, and generate a charitable tax deduction.

### QUALIFIED CHARITABLE DISTRIBUTION

If you are age 70 1/2 or older, you can gift up to \$100,000 per year directly from your IRA to Horizon Community Foundation to support an existing fund or create a new one. By using your pre-tax IRA assets, your charitable gift costs you less. In addition, IRA Charitable Rollover Gifts can be used to meet your required minimum distributions and are not subject to income tax.

**please contact us to discuss your year-end giving:**

**Nancy Grayson, President & CEO | [ngrayson@horizoncnky.org](mailto:ngrayson@horizoncnky.org) | 859.757.1552**

# A New Era for Charitable Giving:

## How the Big Beautiful Bill Act Reshapes Philanthropy in 2025

As 2025 draws to a close, new legislation is reshaping how individuals, families, and advisors approach charitable giving. The **Big Beautiful Bill Act (BBBA)** introduces several important updates to the U.S. tax code that may influence when and how donors choose to give. At Horizon Community Foundation, we're committed to helping donors and advisors navigate these changes, ensuring generosity continues to thrive across Northern Kentucky.

### Key Giving Highlights for 2025

#### Higher Standard Deduction:

The expanded standard deduction, now \$15,750 for individuals and \$31,500 for married couples, means fewer people will itemize their deductions. Consider “bunching” multiple years of giving into one tax year through a donor-advised fund to maximize impact.

#### New 0.5% AGI Deduction Floor:

Charitable gifts must now exceed 0.5% of adjusted gross income (AGI) to qualify for a deduction. This makes strategic or larger gifts even more valuable for both donors and nonprofits.

#### Deduction Cap for High Earners:

A new ceiling limits the total deductions available to top income brackets. Those in higher brackets may wish to accelerate planned giving before the year-end deadline.

#### Carry-Forward Option:

Donors can now carry unused deductions for up to five years — a helpful option for those making significant, multi-year commitments.

#### Permanent 60% of AGI Limit:

The 60% limit for cash contributions to qualified charities is now permanent, providing clarity for those planning substantial gifts.

#### IRA Qualified Charitable Distributions (QCDs):

Donors age 70½+ can still give directly from IRAs to public charities, avoiding taxable income while making a difference locally.

#### Estate and Gift Tax Exemption:

The exemption is now permanent at \$13.99 million (individual) / \$27.98 million (married), allowing families to plan long-term philanthropic legacies.

### How We Can Help

Horizon Community Foundation partners with donors and advisors to make charitable giving simple, strategic, and local. We offer:

**Donor-Advised Funds:** Give now, recommend grants later.

**Named & Endowed Funds:** Create a lasting legacy.

**The Community Impact Fund:** Strengthen local nonprofits through flexible support.

**Customized Gift Options:** From stock and QCDs to real estate and complex assets.



# NextGen Giving Guide

## INSPIRING THE NEXT GENERATION OF PHILANTHROPISTS A new resource by Horizon Community Foundation to spark lifelong generosity

As generosity evolves, so must our tools. Horizon Community Foundation is proud to introduce the **NextGen Giving Guide**, a dynamic digital resource designed to help individuals, families, educators and professionals learn how to give meaningfully and locally, no matter their age or means.

Developed in partnership with **Magnified Giving** and the **Mayerson Student Philanthropy Project** at Northern Kentucky University (NKU), the Guide offers interactive pathways and user-friendly tools to explore how time, talent and treasure can combine to create lasting impact.

“Education is one of the most powerful tools we have to shape future generations of changemakers.”  
— NKU President Dr. Cady Short-Thompson

The Guide features tailored pathways for families, educators and professionals to engage in giving today; interactive stories and tools that make philanthropy accessible, fun and meaningful; and local giving opportunities and community-need highlights designed specifically for Northern Kentucky.

The Guide is dedicated to the memory of **Dr. James Votruba**, whose visionary leadership and commitment to education, empathy and community engagement laid the foundation for today’s philanthropic spirit in the region. His legacy now lives on through this resource.



**Dr. James Votruba**

Philanthropy isn’t just for a select few. Whether you’re young or old, new to giving or a seasoned donor, everyone has a role. The NextGen Giving Guide helps make giving approachable, strategic and deeply rooted in our local community.

Explore the Guide today: <https://horizoncnky.org/nextgen-giving-guide>

# 60%

of charitable giving in 2024 is attributed to individuals like you

# 70%

of Americans give charitably or volunteer at some level in their lifetimes

# 81%

of youth who volunteer go on to give charitably as adults

# new fund partnerships



## EONS PRESERVE FUND

Eons Adventure Park is an evolving destination within Erlanger that celebrates exploration, nature, and connection. Designed to unfold over time, Eons will feature trails, play spaces, and natural amenities that invite people of all ages to get outside and experience the outdoors together. Your contribution supports the development of these public spaces—from trails and adventure play areas to ecological restoration and community gathering spots. Every dollar helps bring this vision to life and creates a place that will continue to grow and inspire for generations to come.



## LINDEN GROVE CEMETERY FUND

Historic Linden Grove Cemetery & Arboretum offers a parklike space—with a purpose. It's where history, community and nature meet. Linden Grove Cemetery is an historic cemetery that is situated on 22.3 acres in the City of Covington. Linden Grove Cemetery was officially consecrated on September 18, 1843. Benjamin Grove, a landscape gardener, was the designer responsible for the Cemetery's layout. Monies in this fund will be used to enhance, preserve, and maintain the parklike setting of the Cemetery, and to educate visitors about the Cemetery's inhabitants as well as the trees and plants to be found within its grounds.



## CHOWDOWN CARES FUND

The Chowdown Cares Fund exists to harness the power of Cincinnati's food community for a greater purpose. This fund provides meaningful support to restaurateurs in need across the region, helping sustain the restaurants we know and love during this challenging environment for owners and operators. Through the collective giving of the online Chowdown community, the fund channels local generosity into real relief, ensuring that every dollar raised helps strengthen the people and places that make our region's food scene so special.



## CAMPBELL COUNTY EDUCATION FOUNDATION

The Campbell Co. Education Foundation exists to inspire learners, remove barriers to opportunity and bring our community together in support of a brighter future for every student. The vision is to create a future where every Campbell County student has the tools, equitable opportunities, and support they need to thrive—both in school and in life—backed by a community that believes in the power of education. Fueling minds, igniting dreams, powering futures. Strengthening our community.

Learn more at: <https://horizoncnky.org/>

# 2025 Philanthropy Symposium

More than 160 community leaders, nonprofit professionals, and funders gathered on September 25 for the 2025 Northern Kentucky Philanthropy Symposium & Nonprofit Awards, hosted by Horizon Community Foundation. The event, themed “**Bridge to Impact,**” highlighted the collaboration, generosity, and innovation shaping the future of philanthropy in our region.

The Horizon Nonprofit Awards are an additional component of the symposium, recognizing outstanding individuals and organizations whose leadership and service strengthen our community. Honorees are celebrated for their achievements in innovation, motivation, community building, ethical integrity, and strategic leadership.

## Thank you to our generous sponsors!

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The morning featured keynote presentations from Ignite Philanthropy, who explored “The Philanthropy Landscape: Who’s Shaping NKY,” and from St. Elizabeth Healthcare, whose presentation on the Thrive Wellness Clinic stood out as one of the day’s highlights.

Attendees also learned from panelists that took a deeper look at the region’s future—one focusing on education and mapping outcomes for the next decade, and another examining industry clusters and the opportunities they create for long-term community growth.

The NKY Nonprofit Awards ceremony recongized nonprofit leaders, staff and volunteers making extraordinary impact across Northern Kentucky. Honorees included:

- Sonya Fultz** - Executive of the Year, Large Nonprofit
- Rachel DesRoschers** - Executive of the Year, Small Nonprofit
- Travis Gysegem** - Nonprofit Staff Member of the Year
- Phyllis Yeager** - Nonprofit Board Member of the Year
- Amy Carder** - Volunteer of the Year



# giving circles

WHERE COMMUNITY MEETS IMPACT

THE  
**410**

From river towns to rolling hills, Northern Kentucky is home to 29 zip codes across Boone, Campbell, and Kenton counties. We're diverse in geography and spirit but share one powerful number that connects us: **410**.

**The 410** is a giving circle powered by people who care about making a difference in Northern Kentucky. With an annual gift of **\$410**, members come together to fund bold, community-driven projects that directly benefit nonprofits serving the 410 zip code region. This is more than giving. It's belonging. It's connection. It's a chance to come alongside others who share your love for this place—and your hope for its future.

This year, members selected **Mental Health Services and Awareness** as its focus area.

This year, The 410 Giving Circle is proud to support two incredible nonprofit organizations making a lasting impact in our community, **Esperanza Latino Center of NKY** and **Upspring**. Through the collective generosity of our members, we're helping these nonprofits continue their vital work empowering families, fostering inclusion, and creating brighter futures across Northern Kentucky.



**Be part of the movement.** Be a part of this community. Let's build a stronger Northern Kentucky, together.



Scan to learn more about **The 410**.

**GIVE**  
WHERE YOU  
**LIVE** **NKY**  
NORTHERN KENTUCKY

## Give Where You Live NKY Awards Q3 Grant to Samaritan Care Care Clinic

Members of Give Where You Live NKY selected **Samaritan Car Care Clinic** as the recipient of their 2025 third quarter grant, awarding \$5,500 to support its mission of providing reliable car care for low-income Northern Kentucky residents. Samaritan Car Care Clinic helps families maintain safe and dependable vehicles so they can access jobs, school, medical appointments and other vital services. The organization partners with volunteer mechanics, donors, and community organizations to deliver critical car repairs and maintenance for neighbors in need.

Give Where You Live NKY—offered by Horizon Community Foundation, in partnership with Mueller Financial—engages members in quarterly, one-hour meetings where participants nominate local nonprofits, hear brief overviews, and vote to award a pooled \$100-per-member grant to one organization serving Boone, Campbell, or Kenton counties.

## Final 2025 Event:

- **December 11** – New Riff Distilling **6 - 7 PM**



Learn more or sign up scan the QR codes below or contact **Dawn Denham** at [ddenham@horizoncnky.org](mailto:ddenham@horizoncnky.org)



Scan to learn more about **Give Where You Live**.

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# Horizon

COMMUNITY FOUNDATION

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Covington, KY 41011

## c'mon y'all

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209 NEWS ON THE

# Horizon

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Grand Opening of the OneNKY Center, September 12, 2025