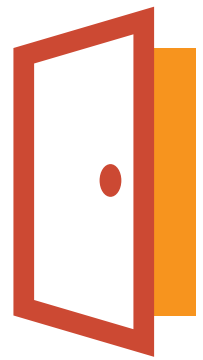


# connection

THE NEWSLETTER OF RUSH HOMES • SUMMER 2022



## All Creatures, Great & Small



What are some of the things that make your home your place, your refuge? The things you value are there, you sleep there, you comfortably read, relax, prepare meals, and enjoy your family in your home. Speaking of family, according to the 2021-2022 National Pet Owners Survey conducted by the American Pet Products Association, 70% of U.S. households own a pet. This is up from 56% in 1988, the first year the survey was conducted, and 67% in 2019. For 70% of us, our pets are part our family and our homes wouldn't be the same without them.

Rush Homes is landlord to a wide variety of pets. Most are considered emotional support pets. The benefits

of pet ownership to all of us, not just people with disabilities, are undisputed. They can calm anxiety, relieve depression and loneliness, provide mental and emotional encouragement, and social support, among other benefits.

We'd like you to meet some of the *Pets of Rush Homes*. When we shot these photos, without exception they told us that they were grateful they and their humans were living in Rush Homes. They wanted us to be sure and pass their thanks on to the generous supporters who have made it possible for them to live so independently and happily. So, on behalf of these fabulous creatures, we offer their heartfelt thanks.

## Director's Corner

Community makes Rush Homes click. In this topsy-turvy world, the stability of community makes possible the affordable and accessible housing that makes possible stability for our tenant families.

What community? Today, I'm thinking with gratitude of The Greater Lynchburg Community Foundation, the Easley Trust, The Al Stroobants Foundation, The Schewel Foundation, Bank of America, Genworth, Truist, Wells Fargo, Bank of The James, Centra Foundation, and the many others who fund our residential support program, replacement items including energy efficient appliances for our aging properties, technology (both hardware and software), and more.



What community? Volunteers. Office volunteers Cathie Joseph, Debbie Bowman, and Susan Gellert who regularly support our operations by taking on the myriad tasks that help us run smoothly. Volunteer groups like New Covenant Schools, LU SERV, Commercial Steel Erections employees who dress up our landscaping and buildings making Rush Homes a source of pride for tenant families.

What community? All of our contributors. All of our newsletter readers...you. All who understand housing is a core need for stability.

Despite the speed of the news cycle and the next crisis, whatever it is, community still works. Thank you for your part.

### Opportunities to Share

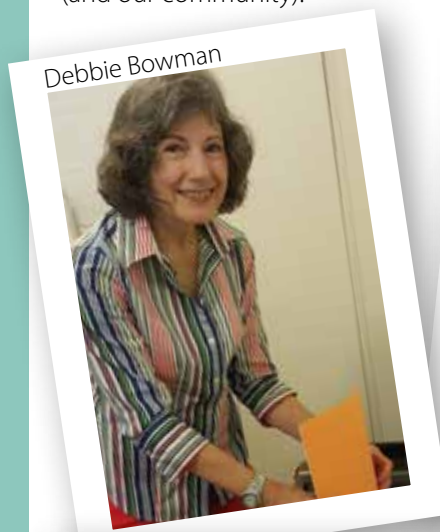
Would your civic organization, youth group, book group, or any other group of which you're a member like to hear more about Rush Homes and the difference we are making in our community? We're always looking for opportunities to spread the word. Please be in touch and we'll appreciate the chance to speak to your group (even if it is a group of one 😊). Email [kate@rushhomes](mailto:kate@rushhomes) or call Kate at 434-455-2120 to make arrangements. She's waiting by the phone...

## Behind Every Good Organization...

...are volunteers who lighten the load.

In case we don't say it enough, thank you to everyone who has spent time helping with everything from mailings to weeding to answering our phones. The time and expertise you give us is literally as good as gold.

There are three volunteers we see in our office on a weekly basis – often several days each week – without whom we'd be lost. Cathie Joseph, Debbie Bowman, and Susan Gellert are modest about their contributions to our work, but we can tell you that we wouldn't trade them for the world. When you see these women out and about in our community, join us in thanking them for everything they are doing for Rush Homes (and our community).



Debbie Bowman



Cathie Joseph



Susan Gellert

thank  
you!



## Qualified Charitable Distributions: The Best Way to Make Charitable Gifts after Age 70 1/2

If you're 70 1/2 or older, you can join your fellow Rush Homes supporters who make tax-free gifts from their IRAs once a year. You can save money while ensuring Rush Homes continues to create affordable housing in the Lynchburg region for low-income families with disabilities through development, advocacy, and support.

Why are Qualified Charitable Distributions from your IRA (QCDs) better than cash gifts? You cannot claim an income tax deduction, but by utilizing the QCD opportunity **you can lower your taxable income**, which may provide you with greater income tax savings when compared to making a cash gift and claiming an income tax deduction.

For a charitable distribution from an IRA to qualify as a QCD, the charitable contribution must be made directly from the IRA custodian or trustee to Rush Homes. When a QCD is made, the charitable contribution made from the IRA isn't included in the gross income of the IRA owner. The owner also doesn't take a deduction for the contribution. The QCD counts toward any Required Minimum Distribution for the year. (The beginning age for RMDs now is 72, but QCDs still can begin at 70½.)

## Could You Be Supporting Rush Homes Through Your Donor-Advised Fund?

A donor-advised fund, or DAF, is like a charitable investment account for the sole purpose of supporting charitable organizations you care about.

When you contribute cash, securities or other assets to a donor-advised fund at a public charity, like Fidelity Charitable or Schwab Charitable, you are generally eligible to take an immediate tax deduction. Then those funds can be invested for tax-free growth, and you can recommend grants to virtually any IRS-qualified public charity.

You want your charitable donations to be as effective as possible when you give. Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity.

You can incorporate your donor-advised fund into your estate planning as well by making a bequest in your will to your DAF sponsor. These gifts can also help reduce or eliminate the estate tax burden for your heirs.



*Check with your financial advisor or attorney to be sure you are making the plans and contributions that best suit your goals. Information for this article was sourced from Forbes and Fidelity Charitable.*

## Upcoming Events

The logo for Moore & Giles is displayed on a yellow rectangular background. The text 'MOORE' is on the top line, '&' is on the middle line, and 'GILES' is on the bottom line. All letters are white and spaced out.

**The Moore & Giles One Program** has chosen Rush Homes to be their lucky recipient for July! Watch for more info and the opportunity to buy chances to win a beautiful one of a kind bag by Moore & Giles.

**Who likes to have fun?** Let Rush Homes help with that. September will bring something new for Rush Homes. You won't want to miss this. Stay tuned for more information!



## In Memoriam

Since the publication of our last issue of *connection*, Rush Homes has mourned the passing of Roy Hicks, III.

We are thankful to have known and served him and extend our heartfelt condolences to his loved ones.

## New Board Member Spotlight

I am so excited to be serving on a board for a beautiful organization that fills a deep void in our community. As a Lynchburg native I am familiar with several of our local nonprofits, but when I was introduced to Rush Homes, I was immediately intrigued because of the special role they play in so many people's lives. As an interior designer, I know how much peace and tranquility your home can give you, and how important it is to make sure you have a dwelling you can call your own. Home is so much more than four walls. It's a space where you can safely be yourself, and everyone deserves to have that.

One of my goals while serving as a board member is to really get people excited about our mission and familiarize them with our organization. I'm so excited for Rush Homes to be able to host events that pique the interest of amazing current supporters, and new ones alike, to help our organization grow into what I know it can be! Hopefully I will get to meet many of you in person at some of our upcoming events this year that you won't want to miss.

—Ashley Hilbish

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Bill Sanford  
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Kate Goodman	Development & Marketing Director
Karen Taheny	Asset & Property Manager
Morgan Holt	Residential Support Coordinator
Leslie Loucks	Housing Development Specialist
Eden Eldredge	Office Manager/Bookkeeper
Mario Venero	Maintenance Technician



**RUSH HOMES**

1721 Monsview Pl, Lynchburg, VA 24504  
P.O. Box 3305, Lynchburg, VA 24503  
434.455.2120  
[www.rushhomes.org](http://www.rushhomes.org)