

# Neighbors Helping Neighbors

For Carlsbad By The Sea resident Clara Wentland, the Front Porch Communities Foundation's funds to help support residents who outlive their resources exemplify the power of partnership between the Foundation and the residents. "I think donating to a charitable care fund to assist residents is an expression that community matters, and I consider it a privilege to be part of that partnership with the Foundation," Clara said.



**Clara Wentland**

Clara moved to Carlsbad By The Sea in November 2019, just months before the pandemic limited socialization among residents. As many of the pandemic restrictions were lifted, Clara realized how much she had missed. "It was heaven to reconnect with my neighbors," Clara said. "I realized how much they mean to me. It also reinforced my belief that neighbors helping neighbors is a vital part of my life."

Clara, who chairs Carlsbad By The Sea's Philanthropy Committee, donates to the fund via her individual retirement account (IRA). People who are age 70½ or older can contribute up to \$100,000 from their IRA directly to a qualified charity and avoid paying income taxes on the distribution. This is known as a qualified charitable distribution.

"It is very special that the Foundation has this fund to help those residents who are struggling financially," Clara said, emphasizing that those receiving financial assistance remain anonymous to their neighbors and most staff. "When you get on this road called life, you never know where it's going to take you. Most people who move to a community like Carlsbad By The Sea are planners and savers, but these are unique times, and people are running out of money quicker. Some things you can't plan for — a major illness, death of your spouse, and the rising cost of medication. This fund keeps residents connected to their community despite their financial situation."