

How you can plan to give...

creating a legacy forever

Wills and Family Trusts

Your estate planner can provide you with a variety of ways to help provide decent shelter for families in need. In your will you may decide to leave Habitat:

- a specific amount of money
- a percentage of your estate
- all or part of the residue of your estate, or what's left after loved ones have been provided for

A gift to Habitat in your will is a meaningful way to create a memorial that lives on to help families avoid the indignity of poverty housing. Simply ask your attorney to include a bequest in your will. Our legal name is:

Habitat for Humanity Hernando County
Our tax ID is: 91-1914868

Affiliate # 1386—3544

Changing lives one house at
a time...

19450 Cortez Blvd
Brooksville, FL 34601

(352)754-1159 Office
(352)754-6044 Fax

community@habitathernando.org

Gift Annuities

You'd like to help, but need the income. Or you may have highly-appreciated stock that pays a low dividend, but you don't want to trigger the capital gain. Whether funded with cash or stock, a gift annuity will provide a handsome cash flow that may be partly tax-free. You'll also get a partial tax deduction now. If you transfer your stock to the gift annuity, you can significantly reduce the capital gain, and spread the rest of it out over a number of years. The best part is, after you're gone, what's left over will help build a nice new home for a Habitat family.

Gifts of Stock

Do you have some shares of long-term appreciated stock you won't need? You can simply transfer these shares directly to Habitat for Humanity Hernando County. You'll get a full tax deduction for the entire market value, avoid the capital gain, and do your part in helping to create a world where poverty housing is unacceptable.

Life Insurance Policies

Many families own life insurance policies that have outlived their original purpose, and which can aggravate estate taxes if not treated with care. Often, these old policies can be used to create a new life for a Habitat family in a clean, comfortable home.

Also, new life insurance policies can sometimes be used to make giving a larger gift to Habitat more convenient and affordable.

Minimum IRA Distribution after Age 70½

Are you forced to take money you don't really need from your IRA accounts each year just so you can pay taxes on it? If so, you can change the world for a deserving family, and perhaps ease your tax pain at the same time. Simply write a check for the same amount as your required IRA distribution to Habitat for Humanity Hernando County, and if you itemize, you may be able to eliminate some or all of your tax liability on the transaction.

Defusing the IRA Tax Time Bomb

If you hope to leave IRA or pension plans to your heirs, they could be in for a rude surprise. Some estates will suffer double taxation on these assets, and end up losing 50% or more to taxes!

If you are worried about this possibility. There may be some strategies available that can help you preserve more of your estate for your family while still furthering the vision to eliminate poverty housing here in your home town.

Habitat for Humanity of Hernando County does always advise you to seek legal and financial counsel when deciding on estate planning.



Our Mission Statement

A Proven Strategy

Now more than ever people are seeking Habitat for Humanity of Hernando County for housing assistance.

As a tried and proven Low Income Housing Solution we have the ability to provide a family with a brand new energy efficient home that they can afford. Some of our homeowners make end meet on as little as \$20,000 per year for a family of 4!

Our partner families have taken the time to apply for a home, they contribute their own time to build it, and they make the principle only payments. Based on what they can afford. Never more than 30% of their monthly income.



Homeowners are also required to take classes on , home ownership, home maintenance, and budgeting

Habitat for Humanity of Hernando County will, by working in partnership with God's people (and within the context of Habitat International Guidelines), build as many simple, decent, affordable houses as possible for qualified low-income families. This will be accomplished by working to secure funding and appropriately using those funds to build the best possible house at the lowest possible cost.



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Hernando County

has a **Housing Crisis**

Let Your Legacy

be a part of the

Solution



Changing lives one house at a time...

call

352- 754-1159

For more information

Visit us on the web

www.habitathernando.org