



Support your loved ones and empower families

You can make a difference in your local community and communities worldwide while receiving an annual income. Charitable remainder trusts are a favored giving vehicle for supporters who want to receive tax deductions, additional income and the satisfaction of helping families thrive.

Affordable homeownership frees families and fosters the skills and confidence they need to invest in themselves and their communities. Giving men, women and their children the tools they need to overcome housing instability leads to life-changing results for entire communities, and it gives you the satisfaction that you're making a lasting impact for generations to come.



myhabitatlegacy.org

If you'd like to continue your support for the empowerment of families through Habitat for Humanity by leaving a gift in your will or living trust, please contact us.

We're here to provide information about charitable trusts with Habitat and other ways you can support breaking the cycle of housing instability for families who partner with Habitat for Humanity. We'll be able to guide you on different giving methods and help find one that works best for you and your philanthropic goals.

We're here to help.



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You can also visit our legacy website at myhabitatlegacy.org.



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Using a trust for charitable giving



You can take advantage of tax savings while helping empower families with safe and affordable housing.

There's no question that you care about giving families the tools they need to break the cycle of housing instability and become part of a community in which they can thrive. But, there are ways to support this cause wisely, benefitting you and your heirs as well as families around the world.

Charitable trusts are a great way to make an impact while taking advantage of significant tax incentives that can benefit you and your loved ones.

A charitable trust may be one of the best options to satisfy your philanthropic goals if you are interested in:

- Reducing the amount of taxes you pay on your assets.
- Receiving income for yourself and/or loved ones.
- Retaining your assets to pass on to your loved ones.

Charitable remainder trusts and charitable lead trusts

You can choose between two kinds of charitable trusts you may want to establish with Habitat. Depending on your philanthropic goals and giving intentions, one may work better for you than the other. Let's take a look.

Charitable remainder trust

A charitable remainder trust, or CRT, is a method of giving that offers a partial tax deduction and allows you to receive income for a period of time no more than 20 years, or for the life of one or more non-charitable income beneficiaries. After the trust expires or if it outlasts the final beneficiary, the remainder of the donated assets are distributed to the designated charitable organization.

You can make contributions of cash, stock or other assets such as real estate. Contributions like these make the trust eligible for greater tax savings. Additionally, you can choose to receive annual income from interest on the trust or add other beneficiaries, such as your heirs.

Alternatively, you can set up the CRT in a way that maximizes the potential return on investment by creating a charitable remainder unitrust, or CRUT. This particular trust gives you the ability to contribute additional assets that increase the value of the trust.

A CRT may be right for you if you want to achieve immediate tax savings and a reliable income for you and/or your loved ones.

Charitable lead trust

While very similar to a charitable remainder trust, a charitable lead trust, or CLT, allows you to retain control over your assets rather than a charity. After the charity receives income for a term of years, the trust expires and your assets are passed to the heirs or loved ones you designate. A CLT is a method of giving that is designed to reduce the donor's taxes upon his or her estate.

Not only do you benefit from setting up a trust, but you can provide for your loved ones as well – and your generosity helps families who partner with Habitat benefit, too!

