Planned gifts allow generous partners like you to make more meaningful donations than you may have ever thought possible. Just a little planning expands your opportunity to help Habitat for Humanity build a world where everyone has a safe, decent, affordable place to call home.

CONTACT US

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Raritan Valley Habitat for Humanity®

planned giving

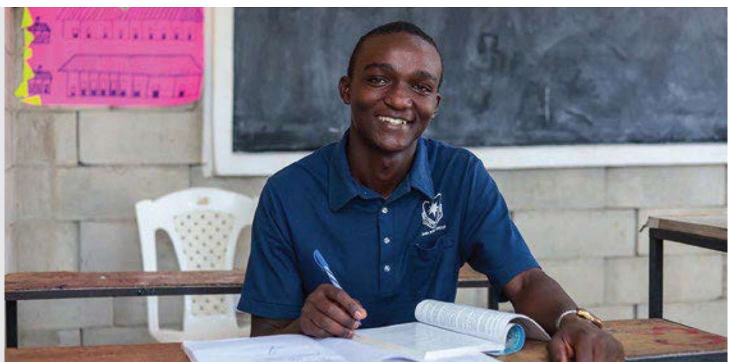
building a legacy

Interested in partnering with Habitat for Humanity in your community or around the world? Make a gift that has an impact now or one that creates a legacy of empowerment. Learn more about some simple ways to benefit individuals and families while providing specific advantages to yourself. Then give us a call or visit our website to explore all your planned gift options.

Will or living trust

One simple and flexible way to ensure that your legacy of empowerment continues for years is by leaving a gift in your will or living trust, known as a charitable bequest.

Having a will or living trust is an important way to extend your love, generosity and gratitude for family and friends – and an excellent way to support Habitat's mission after your lifetime. Gifts from a will or living trust cost you nothing now and are flexible. Relationships and situations change, so you can change your will or living trust or remove or increase the gift at any time.



Retirement plans

You can make a difference at Habitat now or for future generations with a tax-wise gift from your retirement plan.

Why is it tax-wise?

A retirement plan, such as an individual retirement account, or IRA, is typically the largest source of assets that generate taxable income when paid to a beneficiary. More than half of your retirement plan could be subject to income and estate taxes.

If you are considering a gift to Habitat after your lifetime, it is usually better to leave taxable assets to us and give nontaxable assets to your loved ones.

Qualified charitable distribution

A qualified charitable distribution allows donors 70½ or older to make charitable gifts of up to $108,000 per year from their IRAs. The funds must be transferred directly to the charity to avoid having the withdrawal treated as taxable income. Donors may give from their IRA at or after age 70½. Donors must take a withdrawal from their IRAs, known as a required minimum distribution, starting at age 73.

Life insurance policies

Life circumstances may change, and the needs you once had for permanent life insurance benefits may not be the same today. You can name Habitat as the beneficiary of a life insurance policy in the same way you can name people. Because you can name more than one beneficiary, you can divide the death benefit among your loved ones and Habitat.

Charitable gift annuity

A charitable gift annuity involves a simple contract whereby you agree to make a gift to Habitat, and in return, we agree to pay you or someone else of your choosing – or both – a fixed amount each year for the rest of your life. Annuity rates vary by age and number of annuitants.

Not only does creating a charitable gift annuity with Habitat provide regular payments and allow us to further our work, but it also provides you with a variety of tax benefits, including a federal income tax deduction. If you fund your annuity with appreciated property rather than cash, you will avoid capital gains in part, and those that you do pay are deferred and paid over your lifetime, provided that you are the primary annuitant.

Delay your payments

If you are between the ages of 55 and 64 or do not need your payments immediately, you can set up a deferred gift annuity. This allows you to delay payments until a later date, such as when you reach retirement. Deferring payments may also provide a higher rate of return on your future income.