



**Habitat
for Humanity®**
Grey Bruce

LEAVE A LEGACY & HELP LOCAL FAMILIES THRIVE

Remember the causes you care about most

An investment in Habitat for Humanity Grey Bruce is an investment in your community.

During your lifetime, you may have been in a position to make donations to one or more charities. Generally, this donation comes out of your annual income and would be used as a charitable contribution on your annual tax return.

Gift Planning goes a step further to address how to dispose of assets in a cost effective way that can save tax dollars for your estate.

Planned Giving provides YOU with an opportunity to fulfill dreams of making a larger contribution that isn't always possible during one's lifetime.



Did you know?

Habitat for Humanity Grey Bruce accepts all forms of Planned Giving

100% of your donation directly supports building affordable housing efforts in Grey and Bruce Counties

Charitable Bequests

Leaving a bequest through your will is the easiest and most effective way to help the charitable causes you care about.

Remembering Habitat for Humanity Grey Bruce in your Will is an act that is generous, powerful, and surprisingly simple. It allows you to leave a larger gift than would be possible during your lifetime, while still retaining control of your assets. Even as little as 1% can make an exponential difference and a legacy you can feel proud of.



Charitable Gift of Life Insurance

A gift of life insurance is an affordable way to make a real difference. Life insurance can be an effective way to help Habitat for Humanity Grey Bruce achieve their long-term goals. Along with tax savings, the benefit of donating a life insurance policy includes the freedom to choose what type of policy and how much premium you pay.



Gift of Retirement Fund Assets

Did you know? If you die with retirement fund assets (RRSP's & RRIF's) in your estate, these assets will be taxed as income on your final tax return.

For some, this could result in the loss of up to 1/2 of your plan's assets.

Making Habitat for Humanity Grey Bruce a primary or co-beneficiary of your RRSP or RRIF, may enable you to make a significant difference and reduce the amount of taxes your estate would otherwise have to pay. Your estate will in-turn receive a charitable donation receipt for the value of the gift proceeds received, its not subject to probate fees and the charitable receipt may help offset other taxes owing on your estate.



habitatgreybruce.ca
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PLANNED GIVING IS AN ACHIEVEMENT FOR YOU AND YOUR LOVED ONES TO BE PROUD OF FOR GENERATIONS TO COME



Gifts of Securities

When you make a gift of securities to Habitat for Humanity Grey Bruce, you receive a charitable tax receipt for the full amount of your gift. A donation of securities is a wise financial move and a way of helping working families move into their Habitat homes. Leaving securities to Habitat for Humanity Grey Bruce in your will can lessen the tax burden for your heirs. Your estate will be excluded from paying tax on any capital gains generated by the security. The more securities and other assets you leave to charity, the bigger the tax credit for your estate, and the fewer taxes that will have to be paid.



Gifts of Real Estate and Property

Real estate and personal property are often overlooked as a charitable gift but could be a great way to support Habitat for Humanity Grey Bruce. By giving a gift of property, you create a lasting legacy that shows your generosity and support of our mission.

You will receive a donation receipt for the fair market value of the property, as decided by a qualified professional appraiser. If the gift is your home, any increase in value since you purchased it will not be taxed but you will receive a donation receipt for the current fair market value of the property.



Charitable Remainder Trust

A Charitable Remainder Trust, (CRT) removes the donated property from your estate, thereby eliminating fees on those funds and guaranteeing your privacy.

Property held in a CRT does not form part of your estate upon your death, therefore avoiding probate, administrative and professional fees. You receive the donation receipt in the year you set up the trust. This will help reduce the tax owed in that year and for possibly up to five years following.



Why choose Habitat Grey Bruce?

Every single dollar donated to Habitat for Humanity Grey Bruce goes entirely to the charitable cause of **Building Affordable Housing!**

Did you know?



Visit our website
or call us to learn
more today!

Habitat for Humanity Grey Bruce owns and operates three ReStore locations,

REVENUE GENERATED FROM SALES COVERS ALL ADMINISTRATIVE AND OVERHEAD COSTS

Habitat homes are sold to families at fair market value. Their mortgage payments go directly into **Habitat's Revolving Fund for Humanity**, which means

EVERY DOLLAR DONATED GETS REINVESTED YEAR AFTER YEAR, BUILD AFTER BUILD

Each Habitat home

GENERATES APPROXIMATELY \$200,000.00 OF BENEFITS TO LOCAL COMMUNITIES

stemming from a reduction in the reliance on social housing, food banks, health and other services.



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