

# GIVING TO HOMECORP

## GIFTS OF STOCK

Making a stock gift to HOME Corp can provide valuable tax benefits for you and can provide us with the capital that we need to catalyze affordable housing.

## GIFTS IN HONOR/MEMORY OF FRIENDS AND FAMILY

This donation can be given in honor of a dedicated HOME Corp volunteer or in memory of someone whose life's work supported the mission of HOME Corp.

## MATCHING GIFTS

Did you know that your employer may be able to help you double your gift to HOME Corp? Check with the business office of your company to see if they offer a matching gift program. You may be able to double your impact by completing a simple form to initiate this process.

## PLANNED GIVING: A LIVING LEGACY

Making a commitment to HOME Corp through your will or other estate plans is an effective way to ensure that affordable housing will be available to low and middle income families in Montclair for generations to come. A legacy gift allows you to keep your assets during your lifetime, while taking comfort in the knowledge that you have made a commitment to help children and families into the future.

### **Here are the ways that you can contribute to the legacy of providing affordable housing at HOME Corp:**

**Bequests:** The simple, revocable bequest is the easiest way to lock in your commitment to affordable housing. This allows you to provide for your heirs, while designating a portion of your estate to help support the mission of HOME Corp. There are financial incentives for making a bequest that are designed to help you make an impact on the future of disadvantaged families.

**Charitable Remainder Trusts:** Charitable Remainder Trusts provide tax benefits and provide lifetime income for you. Most importantly, you can have the personal satisfaction of making a major gift towards a cause that is so special to you.

**Gifts of Life Insurance:** Gifts of Life Insurance are based on the knowledge that the protection provided by your insurance coverage is not needed by you or your family. This gives you the opportunity to share your wealth. HOME Corp can be named as the primary beneficiary of a life insurance policy, or you can realize immediate tax benefits by making an irrevocable assignment of an insurance policy to HOME Corp. This type of donation will help HOME Corp provide for families for years to come.

**A Gift from your IRA:** You can make gifts from your IRA or Keogh Plan either during your lifetime or beyond. These gifts reduce your taxable estate and they fulfill your wish to make a major impact on the crisis in affordable housing.