



GIFTS THAT REDUCE TAXES

Stock, Real Estate and Other Non-Cash Assets

You may be able to increase your potential impact—and experience significant tax savings—by giving stock, real estate or other non-cash assets to ICCF Community Homes.

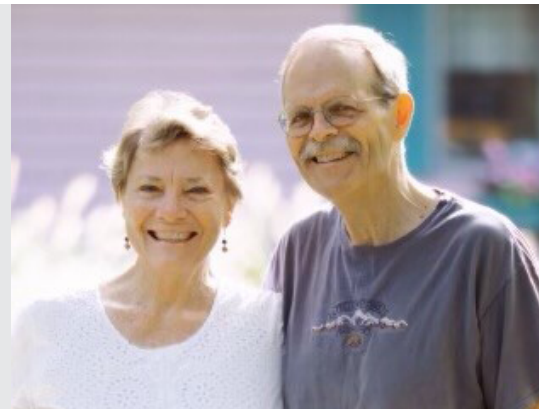
Increase your Potential Impact

Most Americans carry only 10 percent of their wealth in the form of cash. The remaining 90 percent is held in non-cash assets, such as stock, real estate, business interests or commodities.

By considering all the resources God has entrusted you to manage, you can multiply the impact of your generosity AND eliminate unwanted costs and stress.

“Giving an older house directly to ICCF Community Homes allowed us to use the tax savings to meet critical local housing needs in a way that has long-term benefit for the community. It also alleviated some of our family-centered concerns. We thank God for ICCF’s work and for the opportunity to help out in this unique way.”

Rick & Carol Pennings



Benefits of Giving Non-Cash Assets

- **Tax-wise.** Receive a fair market value deduction at the time of your gift and avoid tax liability on the sale of appreciated assets.
- **Eliminate hassles.** Assets you no longer need or want to manage can be donated to benefit ICCF Community Homes. For instance, sometimes real estate investments that once brought income or happiness become more of a burden than a blessing.
- **Capacity to give.** Give from your excess resources without restricting cash flow.
- **Estate planning.** Eliminate potential taxes and reduce complications for your heirs by giving complex or burdensome assets to ministry now.
- **Receive steady income for life.** There are ways you can give non-cash assets that provide lifetime income for you and your loved ones.



Equitable Opportunity | Affordable Homes | Thriving Neighborhoods

[ICCF.ORG/PLANNED-GIFTS](https://www.iccf.org/planned-gifts)

THE CURE FOR YOUR REAL ESTATE HEADACHES

Reduce Taxes and Burdens by Giving Property

Sometimes the cost and hassle of owning real estate outweighs the benefits your property once offered.

Can you relate to any of these ownership headaches?

- Managing rental property: repairs, finding tenants and collecting delinquent payments.
- Maintaining and paying the bills for a vacation home you seldom visit.
- Deciding what to do with farmland or commercial property, of which your children have no interest.

If you have real estate, you no longer need or care to manage, you can reduce your costs and headaches by giving all or part of it to ICCF Community Homes.

When you give real estate to ICCF Community Homes, you will receive a charitable deduction at the time of the gift AND avoid the immediate tax bill on its sale. Even better, there are ways you can give real estate that will generate lifetime payments for you and your loved ones. You'll receive the steady income you need without all the hassles! We'd love to show you how.

ICCF *Homes & Hope* LEGACY SOCIETY

Meeting Housing Needs Decades into the Future

ICCF Community Homes has always had a long-range perspective—we renovate and build houses to last, equipping families to put down roots and raise their children in stable and secure homes. The ICCF *Homes & Hope* Legacy Society is a group of ICCF donors who, having included a gift to ICCF Community Homes in their estate plans, help assure that ICCF meets this long-term mission.

STEWARDS FUND

Streamlined and Simplified Giving

ICCF Community Homes partners with Barnabas Foundation to offer you a donor-advised fund called the "Stewards Fund" to simplify and streamline your giving.

Like a "charitable giving account," you can give non-cash assets* into a single fund to be distributed to one or more of your favorite ministries.

Barnabas Foundation will manage and liquidate your assets, depositing the funds into your online account. Then, at a time that works best for you, you can request grants be made to ICCF Community Homes, along with other the causes and ministries whose missions you support.

To learn more about how Barnabas Foundation can help you meet your financial and charitable goals, call 800.448.3040 or visit BarnabasFoundation.org and click on "Giving Options" on the top menu bar.



**IRA gifts must be made directly to ICCF Community Homes. They cannot be given through the Stewards Fund.*

To learn more about planned giving options, visit ICCF.org/planned-gifts, or contact **Hank Kroondyk**, ICCF Planned Giving Specialist, at hkroondyk@iccf.org or (616) 336-9333 x403.

