



## A Message from our Executive Director

The rising cost of land has created a growing challenge for our nonprofit as it carries out its mission.

The most pressing need is to find a permanent location for the “Habi-Tech” house being built by the students of the **Harford Technical High School**. It will be ready for transportation at the end of this school year, but we need a lot for it. The home needs to be moved in order to make way for the construction of the next “Habi-Tech” house, which will begin in the new school year in the fall.

The **Old Dominion Electric Cooperative** (ODEC) Wildcat Point has offered to move and temporarily store the “Habi-Tech” home until a piece of property can be identified and acquired.

If you know of a person, business or church with property they were interested in gifting or selling, please encourage them to think of us. The land needs to be large enough to build at least a single-family home, while a larger lot would allow for the possibility of building multiple housing units. These lots should be located within areas serviced by public water and sewer.

The donation would make a big impact — and be an important investment — toward decent, affordable homes in our community. It would provide people with the opportunity to have a place they can call home.



Yvonne Golczewski

## NOTABLE DATES

**June is National Homeownership Month:** Affordable homeownership frees families and fosters the skills and confidence they need to invest in themselves and their communities. Learn more through our [video](#).

**June: Women Build.** If you have questions about how you can help support our efforts to build a duplex in Elkton, contact [Michele Louderback](#), Community Engagement Manager.

**Jun 12-14: Charles Alston Memorial Builds.** Three memorial builds are being organized, and open to volunteers, in honor of one of our founders, Charles Alston. Contact [Michele Louderback](#) for details.



## MARK YOUR CALENDARS:

Habitat Harvest BBQ

September 6, noon – 3 PM

Marina Park, Port Deposit

**MISSION BBQ** will be catering this family-friendly event in support of our "Habi-Tech" program. [Tickets](#) and sponsorships are on sale now.

Proceeds from this event will support our amazing "Habi-Tech" program wherein we build homes each year with the **Cecil County School of Technology** and **Harford Technical High School** students. Habitat Susquehanna purchases all building materials. Students learn marketable construction skills while applying STEM learning to build Habitat homes for low-income community members.



[Habitat Harvest BBQ Tickets](#)

## Golf fundraiser raises money for Repair Program

We are so thankful to **Bob Corbett** and **Matco Tools** for organizing another wonderful and successful golf tournament to benefit Habitat Susquehanna. Proceeds from the May event totaled more than \$23,500 and will go towards helping low-income homeowners who have applied for critical home repairs assistance through our **Repair Program**.

Bob has generously organized this tournament for many years, and we could not be more thankful for him and the amazing blessings!



If you have an idea for a fundraiser that you would like to implement to help support our mission, contact [Ola Boswell](#), Director of Development.

## Seeking fans or air conditioners to help low-income homeowners

As we approach the end of the

fiscal year, our **Repair Program** is operating with very little remaining funds. However, as temperatures rise, we anticipate a high demand for fans and/or air conditioners from low-income homeowners in our community. We would like to help them but need your assistance!

If you have a new or gently used fan or air conditioner that you would be willing to donate, please drop it off to our **Aberdeen ReStore** at 1013 Beards Hill Road, Aberdeen. Label it as a donation for our Repair Program and the staff there will ensure it gets to homeowners in need.

Questions? Contact our Repair Program Manager [Lydia Jordan](#).



**Photograph: Taken at the home of one of our past Repair Program's approved applicants.**

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## Planned Giving

*Make a gift that has an impact now or one that creates a legacy of empowerment. Here are some simple ways to benefit individuals and families while providing specific advantages to yourself.*

### **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. Gifts from a will or living trust are flexible, and you can change your will or living trust or remove or increase the gift at any time.

### **RETIREMENT PLANS**

A retirement plan, such as an individual retirement account (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 Susquehanna after your lifetime, it is usually better to leave taxable assets to

### **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. It 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.



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.

### 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.

For more information, visit our [website](#). If you have questions, contact our Director of Development [Ola Boswell](#).

### Staff news

We offer a fond farewell and best wishes to **John Battista**, CFO, who has retired from Habitat Susquehanna after eight years working here. He will remain on hand for the next few months to help ease our new CFO into his job duties.



### Staff news

We wish a warm welcome to **Timothy Smith** who recently began as the new CFO for Habitat Susquehanna. He is a CPA with 28 years of experience working with nonprofits, including more than 21 years of experience in a leadership role.



We welcome **David Bunce** who has

### Habitat Homeowner news

Kudos to the following who celebrate milestone anniversaries as Habitat Homeowners this month:

**Kelly:** 20 years  
**Dachelle:** 15 years  
**Tibebu:** 15 years  
**Grimaldy:** 5 years

Congrats to **Kayla**, who recently went to settlement, becoming our 133rd Habitat Homeowner! (She is pictured in

been hired as the new Driver/Donations Ambassador for the Aberdeen ReStore.

the next article, below, at her home dedication ceremony alongside Construction Site Supervisor **Greg Oates** who was handing her the house keys.)

## Your old car can help build your community

Donate your vehicle today and help build affordable homes in your area. Proceeds from your donation directly support local programs, creating stability and hope for families in your area.

By donating a car to Habitat's **Cars for Homes™** (CFH) vehicle donation program, you help Habitat Susquehanna build and rehabilitate houses in partnership with families in Harford and Cecil Counties.

Visit the CFH [website](#) to learn more about this national vehicle donation program, or call 1-877-277-4344.

Start Your Vehicle Donation  
Today



## Cars for Homes Qs & As

**Q:** Did you know we accept a wide array of vehicles?

**A:** In addition to cars and trucks, Cars for Homes welcome RVs, motorcycles, boats, farm and construction equipment. Your vehicle donation does not have to be running, but it must be whole and have four inflated tires so it can be moved by our towing operators.

# Sponsor Spotlight

Thank you to the following generous sponsors this month:

**Fulton Bank**  
Fulton *FORWARD*®





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