

## Something to Consider

If you are reading this newsletter, it means that you donate to us to help build decent homes for families in our community. Thank you! There are additional, more long-term ways to donate in addition to annual gifts. One is an IRA charitable rollover and the other is a bequest in your will. You probably are aware that “bequests” are not just for the very wealthy and don’t require large estates. For example, did you know that your home or land can be donated to a non-profit?

### What is Planned Giving?

Planned giving is a form of charitable giving in which gifts come from accumulated resources, such as real estate or marketable securities, rather than from current income. There are a multitude of planned giving techniques that can help individuals who want to make generous gifts to worthy causes, but who must balance philanthropic intentions with the need for current income and the desire to pass on assets to loved ones.

Some planned giving techniques are straightforward, such as leaving assets to Green Mountain Habitat (GMHfH) through your will or naming

GMHfH as the beneficiary of an IRA or other retirement plan. Other options include gifts of life insurance, or gifts of real estate, or the grant of a remainder interest in your personal residence.

### Charitable Donations from your IRA

- You must be 70½ or older to be eligible to make a Qualified Charitable Donation, or QCD.
- QCDs are limited to the amount that would otherwise be taxed as ordinary income. This excludes non-deductible contributions.
- The maximum annual amount that can qualify for a QCD is \$100,000. This applies to the sum of QCDs made to one or more charities in a calendar year. If you file taxes jointly, your spouse can also make a QCD from his or her own IRA within the same tax year for up to \$100,000.

If you have questions about your planned giving options or charitable donations from your IRA please consult your estate planning attorney and/or your accountant.



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SPRING 2019 NEWSLETTER

## Dedication of Two Homes for Two Families Thanks to You!

There is nothing happier, or more inspirational, on the Green Mountain Habitat for Humanity calendar, than the Dedication of a new home. The families, who have been working diligently on their sweat equity hours and homeowner training, have waited for a year or more since submitting their application. The volunteers who have helped the family through the process, and the volunteers who helped to build the home, are so excited to see the project completed, and two more families given a “hand up” to a more secure future. On February 3rd, the Staniford Road duplex was dedicated, with friends, families and volunteers on hand to take part.

New homeowner Becca told the Dedication

attendees, “I was scared that I couldn’t do it on my own until I realized that I wasn’t alone! My parents, my son, Green Mountain Habitat, the Family Support volunteers, the builders and the donors all helped me to become a homeowner and I am so very grateful.”

The second family, Jasmin and Ahmed, grew up in refugee camps after leaving war torn Somalia. Jasmin spoke at the dedication with a warm smile, about their belief “that we would have a home of our own, after spending our lives in refugee camps. We were patient and believed it would happen someday and today our dream has come true for our children, thanks to so many people helping.”

## Thanks to You, We’re Celebrating 35 years of Building Homes for Local Families



Green Mountain Habitat for Humanity was created in 1984 by a group of volunteers who were concerned about the need for simple decent homes for local low-income working families who couldn’t dream of qualifying for a market rate mortgage. It’s overwhelming to think of all the people who have donated and volunteered to help pursue the vision of “a decent place for everyone to sleep at night” and your continued support will make it possible to continue to build homes for local families in need.

We build strength, stability and self-reliance through shelter.

Questions? Suggestions? Contact Catherine at [cstevens@vermonthabitat.org](mailto:cstevens@vermonthabitat.org).



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Becca and her son Julian in front of their new home.



Jasmin, Ahmed and children Sharmark, Ifrah, Guled, Zakariya, Abdirahman in front of their new home, a long way from Somalia.



The kitchen in Becca and Julian's new home.



Becca about to present flowers to Jane Stickney, Family Support committee, for her guidance.



Sandy Gilliam, member of the Family Support committee speaks at the Dedication.



Jane Stickney, chairperson of the Family Support Committee, speaking about how hard Becca worked to become a Habitat homeowner.



## Bruce Venner has dedicated 52,500 hours volunteering to build homes for families in need!



Bruce spent his 80th birthday on the Staniford Road site and the volunteers surprised him with a cake.

Imagine a man who was bullied as a child because he was smart and had his homework done on time, who was asked to carry the Olympic torch in Burlington in 1996, who once hitchhiked 77 hours from Texas to Burlington to see his then girlfriend (now wife) and has volunteered to help build every GMHfH home since our beginning in 1984. Add a successful career in construction and property management, and his role as a devoted husband and father and you begin to understand Bruce Venner.

Habitat for Humanity International was formed in 1976 by Millard and Linda Fuller in Americus, Georgia, with a vision of a world where everyone has a decent place to live. Bruce Venner and his wife Lil (Lillian), their youngest daughter Lin and a few other people decided to go to Americus to learn more about the new non-profit and whether it might be a good idea to form an affiliate in Vermont. After several visits by different people, a group of volunteers decided to form the 43rd Habitat affiliate in the U.S. in 1984 and Green Mountain Habitat for Humanity was born! Millard Fuller came to Vermont to meet with the volunteers and to talk about the opportunity that the new affiliate had to help people in need of simple, decent and affordable housing.



Bruce hard at work and always smiling.

The fledgling affiliate built its first home in Burlington followed by a duplex in Milton and Bruce began his commitment to training volunteers to build homes. Bruce said, “Green Mountain Habitat buys challenging building lots because they are less expensive, and you have to be creative to build on them. It also takes time to train volunteers but I feel like I’m a conductor and I’m enthusiastic when I work with people.”

“Some of the volunteers are green as grass but I encourage them. I’m an encourager! At lunch on a home build site last summer, I overheard one woman telling another that I taught her the right way to hammer the year before and she wanted to come back to help again. That made me really happy!

*“We’re blessed and I want to help others who need a hand up.”*

“It’s sort of selfish. When you wake up in the morning you turn in your mind what you’re going to do that day and maybe sometimes you’re not happy. But when I wake up, I can’t wait to help build homes for local families who need a decent home. People who work hard and people who volunteer are people I want to be with”

For the last 35 years, Bruce has helped build each of the 76 homes built by Green Mountain Habitat for Humanity, a remarkable achievement. He estimates that he spends 30 hours a week volunteering and no job is too big or too small. He’s well known for recycling and repurposing materials, long before it became an environmental cause.

When asked if his wife minds all the hours that Bruce spends volunteering he responded, “Lil is kind, considerate and gets things done,” shared Bruce, “and we have been married for 60 years!” She supports my volunteering and we decide together to donate to Green Mountain Habitat for Humanity.

*“If you’re passionate about a cause and if you get the feedback that your gift is making a difference, you want to donate.”*

As if volunteering and donating weren’t more than enough, Bruce came up with the idea about 10 years ago to supply each new homeowner with a bucket of tools (in a recycled spackling bucket, of course) so that the homeowners can take care of their homes.

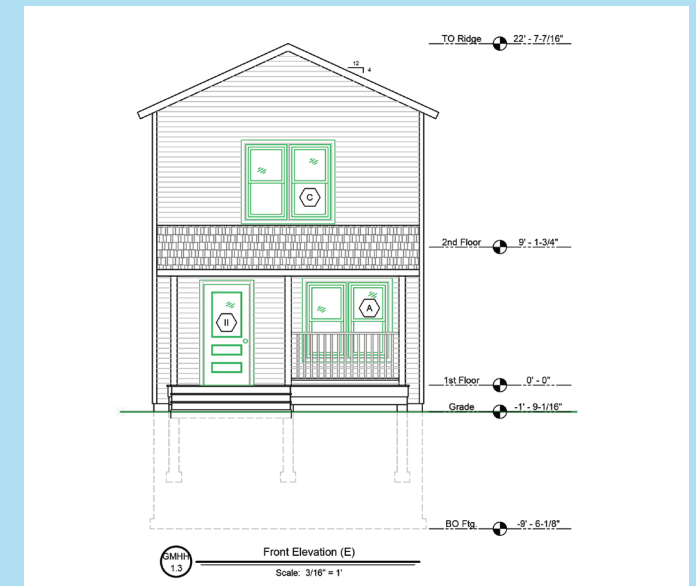
As he works on each home, Bruce gets to know each of the partner families and he will never forget meeting the cousin of a new homeowner at her home dedication a few years ago. This homeowner and her two grandchildren had been living in a 45 year old mobile home with mold and mice and no insulation. “The woman told me how happy she was for her cousin and I said that’s really nice that she’ll have a decent home. The woman said ‘yes, and I’m happy that I’ll get to move into her old trailer!’ That was such a reminder of the great need for simple and affordable housing in our community and a reinforcement of why I support Green Mountain Habitat for Humanity. Lil and I are blessed and we want to help others who need a hand up. It’s the right thing to do.”

*“For a community to be whole and healthy, it must be based on people’s love and concern for each other.”*

— Millard Fuller

## 2019 Homes Being Built Thanks to You!

Thanks to you, six homes are planned for 2019 and here is a peek at what we’ll be building as soon as Mother Nature allows.



The Convent Square home will be identical to the home built on Elmwood Ave in 2017.



The duplex in Milton will be almost identical to the new homes on Stanford Road in Burlington.



Drawing of the three modular Zero Energy homes, North Ave Co-op in Burlington