

THOUGHTS FROM OUR HOMEOWNERS...

“I’ve made a lot of improvements in my life because of Habitat for Humanity. A Habitat home is not just affordable housing, not just owning a home; it is a foundation that we can build our lives on. Just having your own home gives you a sense of purpose and stability. I really feel proud and for the first time in my life I feel really good about myself. I have self-esteem and Habitat played a part in that.”

-Nicole

“The house is so much bigger than our apartment; it is big enough for us. We are so happy. In our old apartment complex, I worried about my kids being exposed to drugs and violence. We had to keep our kids indoors. Now, we have nice neighbors and the kids have a playground and a backyard to play in. We appreciate what Habitat for Humanity and our sponsors have done for us.”

-Kibra

“God is surrounding us with angels here at Habitat for Humanity. They are building this house with love for us. It wouldn’t feel as wonderful to win the lottery as it has felt to build a house with Habitat.”

-Lupe

HABIFACTS

- We build, renovate and repair homes throughout Maricopa County.
- We partner with corporations, individuals and faith communities to fund homes.
- We partner with volunteers to build Habitat homes.



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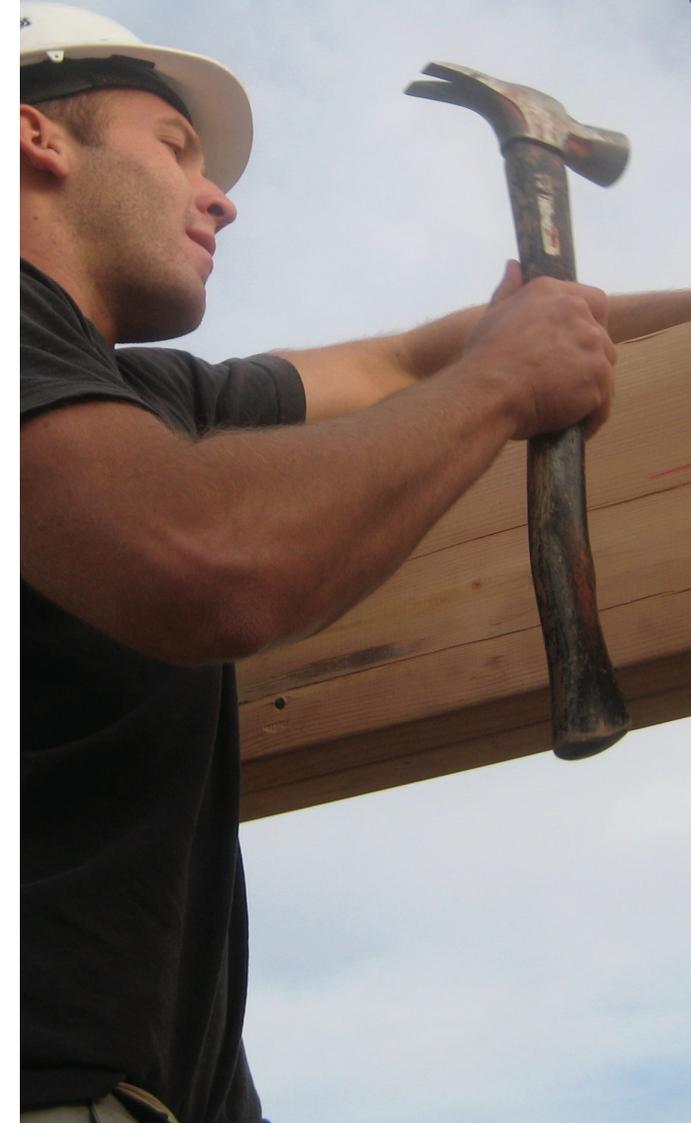


ROC# 251891

We proudly work with AZ Relay Service (TTD) 771 to provide access to the hearing impaired.



Your Taxes Can Build A Home



A Valuable Tax Credit for You - Another Home for a Family in Need

This credit is available to individuals who have Arizona State Income Tax liability.
Corporations and partnerships are not eligible for this tax credit.

Who can use the tax credit?

A charitable tax credit is much more favorable to you as a taxpayer. A charitable tax credit reduces your Arizona tax liability dollar for dollar. A qualifying charitable organization can receive what you would otherwise give to the state. A charitable deduction is itemized and subtracted from gross income to determine the amount of the taxpayer's taxable income, thus reducing a taxpayer's tax liability a limited percentage.

What's the difference between a charitable tax credit and a charitable deduction?

Arizona tax law stipulates taxpayers can get a dollar for dollar tax credit of up to \$400 on a joint return and \$200 on a single return for charitable contributions made to a qualifying charitable organization. Habitat for Humanity Central Arizona is one of the few organizations that qualify for this credit. An Arizona charitable tax credit contribution has the effect of reducing your Arizona tax liability dollar for dollar up to \$400 that you contribute to Habitat for Humanity Central Arizona.

Must I have itemized to be eligible for the tax credit?

YES! A taxpayer must itemize deductions on their Arizona state income tax return. (Establishment of a baseline year is no longer required).

Can I claim a charitable contribution as both an Arizona tax credit and an Arizona deduction?

No. Any charitable contribution that is included in itemized deductions on your federal return must be removed from your Arizona itemized deductions if the contributions were claimed as an Arizona credit. Further, you may only claim a tax credit for your charitable contribution if the organization you donated to is considered a Qualifying Charitable Organization.



Your gift would be a great way to redirect money you would have otherwise given to the state of Arizona. Let it work for you! Help a family in need in your community!

Can I qualify for the credit if I give to a qualifying charitable organization through an umbrella type charitable organization?

YES! You must designate that the donation be directed to a member charitable organization or member group fund that would qualify on a standalone basis. You must also be prepared to provide documentation and complete Arizona Form 321.

Where can I obtain more information about this program?

Call the Arizona Department of Revenue at 602-255-3381. Request a copy of Arizona Form 321 and publication 708, "Welfare Reform Tax Credits." Form 321 can assist you in figuring your tax credit and Publication 708 provides much more information on this tax credit. For more information on tax credits, please view the official Arizona State Revenue Department website at: <http://www.revenue.state.az.us>. An accountant or CPA can also provide you with more information. Please consult your tax advisor.

What steps are necessary to make a donation?

If you would like to make a donation, your check or money order should be made out to Habitat for Humanity Central Arizona. If you would like your gift to be designated to a specific build (as part of a church or company fundraising effort) please note the name of the organization to which you belong in the memo line of the check itself. Checks should be received by December 31st. Please mail checks to: P.O. Box 369, Peoria, AZ 85380-0369. You will be mailed a receipt from Habitat for Humanity for your donation, which you will need when completing your tax return. **Donations can also be made online at: www.habitatcaz.org.**

Can I qualify for the charitable tax credit if I also recognize other Arizona tax credits?

YES! You may take advantage of the charitable tax credit in addition to other Arizona tax credits such as conservation, energy and parochial schools tuition credits. Tax credits can reduce your Arizona taxes to \$0. You can take tax credits up to the amount of line 26 on the AZ Form 140.