

A GUIDE TO PREPARING YOUR WILL

Your Legacy MATTERS



INHS



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INHS

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ithacanhs.org



INHS





“ **THE SOLUTION WAS NOT TO TEAR DOWN THE WHOLE NEIGHBORHOOD. THE SOLUTION WAS TO FIX THE HOUSES.**”

Dorothy Mae Richardson, Community Activist

In the 1960s, Dorothy Mae Richardson of Pittsburgh organized her neighbors, city bankers, and government officials to campaign for better housing and finance the rehabilitation of dilapidated homes in her neighborhood. It was Dorothy’s leadership and organizing that later inspired the founding of Ithaca Neighborhood Housing Services in 1976. Today, Dorothy’s legacy and spirit lives on through everything we do.

INHS began as a small group of residents, local businesses, and banks dedicated to rehabbing deteriorated homes in Ithaca’s Southside neighborhood. Decades later, we’re a team of housing advocates, property managers, loan officers, home repair and maintenance specialists, architects, and developers fiercely committed to helping our communities throughout Cayuga, Chemung, Cortland, Schuyler, Seneca, Tioga, and Tompkins Counties to thrive.

No organization has done more to build affordable homes for our neighbors, rehab longstanding homes to preserve our neighborhoods, help families on their journeys to buy their first homes, and make life-changing health and safety upgrades for aging and disabled community members.

INHS offers hope, joy, respite, and peace of mind for our neighbors and community. By leaving a gift to INHS in your will or estate plans, you too can be a light for your neighbors. Your legacy gift, no matter the size, will support a thriving community long after your lifetime. After providing for your loved ones, a gift to INHS will help your neighborhood prosper for years to come.

Please reach out to speak with us about leaving a legacy for your community.

Kate G. de la Garza, Executive Director



“

IN THIS GIVING CLIMATE I KNOW THE LANDSCAPE HAS CHANGED, SO IT'S EVEN MORE IMPORTANT THAT WE DIRECT OUR CONTRIBUTIONS TO THOSE ORGANIZATIONS THAT HAVE THE GREATEST IMPACT ON PEOPLE'S LIVES AND IMPROVE OUR COMMUNITY. INHS IS ONE OF THOSE ORGANIZATIONS.”

Graham Gillespie, Senior Advisor, HOLT Architects

A GUIDE TO PREPARING YOUR WILL

WHAT IS A WILL?

A Will is a legal document that states your final wishes after your death and leaves instructions about what you wish to have done with your estate. Your estate is made up of everything you own upon your death. Your Will may also name guardians for your minor children, provide for your pets, and decide how debts will be paid. Your Will also names an executor, the person or institution responsible for carrying out your wishes on your behalf.

WHAT ARE THE LEGAL REQUIREMENTS FOR MAKING A WILL

- You must be 18 years of age or older and be “sound of mind,” meaning that you have the capacity to understand that you are making a Will, know the property that you have, and understand the terms of your Will and their effect.
- You must voluntarily sign the document.
- You must have the document signed by two adult witnesses who are not beneficiaries.

DO I NEED A WILL IF I’M NOT WEALTHY?

Yes. Everything you own — jewelry, furniture, shares, artwork, etc. — counts toward the total value of your estate. It may be far more than you realize. Even if your estate is small, a Will helps your loved ones settle your affairs with far less complication and without delay. This reduces legal expenses which could otherwise reduce the size of your estate.

WHAT HAPPENS IF I DIE WITHOUT A WILL?

It is estimated that more than half of Americans do not have estate planning documents. This means that a large number of Americans die intestate (without a Will) every year. When this occurs, it is up to the probate court to determine an executor to administer your estate. New York State law provides guidance on how your assets will be distributed among your living spouse, if one exists, and other blood relatives. Under intestate succession laws, unmarried partners, friends, and charities will generally get nothing. Regardless of any verbal indications you may have made while you were alive, if you have no Will, your estate is unlikely to be administered according your wishes.

CAN I UPDATE MY WILL AFTER I’VE MADE IT?

You can make small changes to your Will, such as revoking a clause, rewording it, or adding a provision, by signing a Will Codicil. A Codicil must also be dated and witnessed just like your Will. Creating a new Will, however, voids your old Will and prevents confusion about any inconsistencies between your Will and Codicil. It’s recommended to talk to a legal professional about changing your Will or creating a new one.

A GUIDE TO PREPARING YOUR WILL

WORKING WITH PROFESSIONAL ADVISORS

WHY SHOULD I WORK WITH A LAWYER TO PREPARE MY WILL?

Today, many online tools and templates exist to help you draft your own Will with relative ease, however, it's recommended that you use the services of an estate attorney to prepare this important document. Errors in writing or witnessing a Will can invalidate the document and mean that your wishes will not be carried out as you had hoped.

WHAT QUESTIONS SHOULD I ASK A POTENTIAL ADVISOR?

Your Will is an incredibly important document. You may want to ask these and other questions of an attorney you are considering working with to create your Will:

- Do you specialize in Wills and estate planning?
- Do you have experience with situations similar to mine?
- Do you charge a flat fee or an hourly rate? Are there any potential additional fees?

WHERE CAN I FIND A LEGAL PROFESSIONAL TO HELP ME PREPARE?

You can find a legal professional near you through the New York State Bar Association's Lawyer Referral and Information Service (LRIS) by calling **(800) 342-3661** or by visiting **[FindALawyerNYS.org](https://www.findalawyer.org)**.

Cornell Law School's Estate Planning Practicum provides free-of-charge estate planning services for community members who meet certain income eligibility guidelines and agree to attend appointments at the Law School's Ithaca campus. More information is available at **[Lawschool.cornell.edu](https://lawschool.cornell.edu)**.

Additional resources and a listing of local estate planning attorneys can be found by visiting the Estate Planning Council of Tompkins County's website at **[EstatePlanningCouncil.org](https://www.estateplanningcouncil.org)**. You can also find more free estate planning tools online at websites like **[FreeWill.com](https://www.freewill.com)**.





Photos: Jon Reis Photography

Mary and Sunny Camobreco first learned about INHS from their friend Gloria who, after several falls inside her house, got support from INHS to improve the safety and accessibility of her home. Before Gloria connected the Camobreco's to INHS, Mary had trouble making it up the stairs in their home, at one point waiting more than an hour before Sunny found her and could help her up.

An INHS home repair specialist was able to install grab bars, handrails, and banisters throughout the Camobreco's house. This supported them in safely moving about their home and empowered them to continue to live independently and age in place.

A gift in your Will or estate plan to INHS's **NO PLACE LIKE HOME FUND** supports aging adults like Mary and Sunny and people with disabilities by providing free-of-cost repairs to improve the health, safety, and accessibility of their homes.

“ OUR FAMILY IS VERY WORRIED ABOUT OUR SAFETY. THEY FEEL BETTER KNOWING WE HAVE RESOURCES TO HELP US LIKE INHS.”

Mary Camobreco
INHS Minor Repair Client



“

INHS IS CRYSTAL CLEAR ABOUT ITS MISSION AND SMART AND SUCCESSFUL IN ACHIEVING IT, CREATING HIGH-QUALITY HOUSING FOR PEOPLE OF MODEST MEANS. THROUGH ITS IDEALS AND PRACTICES, IT INSPIRES VOLUNTEERS OF ALL WALKS OF LIFE, RE-ENERGIZES NEIGHBORHOODS, AND FOSTERS THE BEST OF COMMUNITY. WHAT'S NOT TO LOVE?”

Catherine Penner

INHS Supporter since 2006

Photo: Gary Hodges Photography

A GUIDE TO PREPARING YOUR WILL

GETTING YOUR WILL TOGETHER

The next three guide pages are adapted from Amnesty International’s “A Guide to Writing Your Will” and are intended to support you in gathering information and documents that may be useful when drafting your Will with a professional advisor.

STEP ONE – RECORD PERSONAL INFORMATION

Full name: _____

Marital status: _____

Social security number: _____

Date of birth: _____

Contact information: _____

SPOUSE INFORMATION

Full name: _____

Marital status: _____

Social security number: _____

Date of birth: _____

Contact information: _____

MARITAL INFORMATION

Date and place of marriage: _____

Date and place of divorce (if applicable): _____

Maintenance payments to spouse and children (if applicable): _____

A GUIDE TO PREPARING YOUR WILL

GETTING YOUR WILL TOGETHER

STEP TWO – LOCATE IMPORTANT DOCUMENTS

You should keep important documents such as banking information, insurance policies and plans, pension plans, birth certificate, passports, Will, stocks, bonds, mutual funds, mortgages, title deeds, automobile ownership, income tax returns, safety deposit box number and key in a secure and clearly designated place that is known only to your executor. If these documents are filed electronically, your executor will need access to your electronic filing systems.

STEP THREE – CREATE A LIST OF ALL YOUR PROPERTY

Real estate: houses, land, cottages, and other buildings

Personal effects: cars, jewelry, antiques, furnishings, clothing, collectibles

Other property: cash, bonds, securities, bank accounts, businesses

STEP FOUR – RECORD DEBTS AND CREDITORS

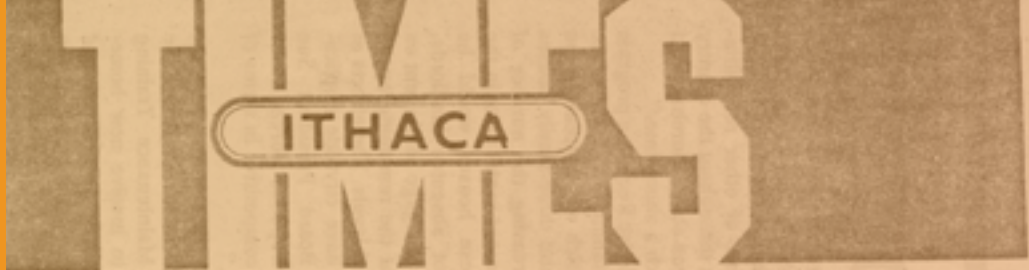
While debt amounts change over time, it's useful to keep a list of creditors and account numbers as well as a list of outstanding debts (amounts and the creditors) and debts owed to you (amounts and from whom). You should update these records when significant changes occur.

STEP FIVE – CONSIDER THE NEEDS OF YOUR LOVED ONES

- List your family members: spouse, children, and grandchildren
- If any of your family are living with disabilities, please give details
- Dependents: include their names and ages
- In what ways can you help your family?
- What are the needs of your family members?
- What things do you have that mean a great deal to family or friends?
- Do you have pets to make arrangements for?

STEP SIX – DETAIL WHAT'S IMPORTANT TO YOU

- What are your values? What are your wishes for future generations?
For your neighbors? For your community? What causes are important to you?
- Do you want to continue to support those causes that share your values, so that your ideals live on after your lifetime?
- If yes, which organizations would like to support in your Will?



28 PAGES • FEBRUARY 7, 1980

Ithaca Neighborhood Housing Services



The Williamses in their Ithaca, renovated with the assistance of INHS, and the exterior of the house. Owners currently undergoing renovation with INHS aid.

Serve Ithaca's Neighborhood Houses (and Residents)

By PAT LEARY

Bonnie and Richard Williams used to light their gas kitchen stove in the morning to help heat their house, a turn-of-the-century structure at 103 Second St. that was so cold and drafty that ice would form on the inside of the windows. Cold as the house was, their winter heating gas bills averaged \$160-\$205 a month. They were seriously considering moving their family out of the city.

But that was last year, before Ithaca Neighborhood Housing Services (INHS) helped the Williamses secure a bank loan that let them perform a major rehabilitation on the house, including installation of a wood-burning stove and extensive insulation. Had it not been for INHS, Mrs. Williams said, the family could not have afforded a loan at current interest rates; with INHS assistance, however, they qualified for a three percent repayment schedule. *continued on page five*

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More local news
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Local

INHS will expand to West End

By JOSEPH SCHWARTZ
Journal Staff

Ithaca Neighborhood Housing Services is expanding into the City of Ithaca's West End, officials here announced today.

The new "target" neighborhood Housing Services (INHS) will include portions of the city's West End, which includes the West End between Fulton and Meadow streets, Floral Avenue out to the city line, Elm Street up to Chestnut Street, Hector and Chestnut streets up to the city line, and the area between Elm and Chestnut streets.

INHS is a non-profit corporation that was created to help homeowners in downtown Ithaca fix up their homes and to improve neighborhoods. Its headquarters is located at 150 W. Green St.

Before 1975, the INHS target neighborhoods included the Northside and Southside areas of the city.

However, during its annual housing survey last year, INHS officials noted that its services could be used in the West End.

"We noticed that there were a lot of distressed homes in the periphery of our target neighborhoods that we were later able to work on," said Doug Dyke, INHS executive director.

Dyke said that the largest concentration of distressed homes in the West End area was between Meadow and Fulton streets, on Floral Avenue and on the lower portions of Elm, Chestnut and Hector streets.

INHS targets, funded by federal, state and local grants from the U.S. office of Housing and Urban Development.

In its 1985 block grant application to the federal government, INHS officials included areas of the West End where distressed housing was most acute.

Dyke said that many West End homeowners have taken advantage of the new services offered by INHS. "We have already approved a



“ WE SUPPORT INHS BECAUSE EVERYONE DESERVES A SAFE, COMMUNITY-NURTURED PLACE TO LIVE. IT IS AS CRUCIAL AS THE AIR WE BREATHE. AND EACH OF US IS RESPONSIBLE FOR THE LIVES OF OTHERS. A HEALTHY COMMUNITY CELEBRATES EVERYONE.”

Ken McClane
INHS Supporter since 2005



A GUIDE TO PREPARING YOUR WILL

STEP SEVEN – DIVIDE UP YOUR ESTATE WITH BEQUESTS

First and foremost, you should take care of your family and loved ones. After that, you can also remember the causes that are important to you with charitable bequests.

We encourage you to tell your family members what charities you are including in your Will. It is important that they know the causes that are special to you.

List all the specific bequests first. Specific bequests identify an exact amount of money, or a specific asset or property. It is a good idea to list things first (such a family heirlooms that you wish to leave to a specific family member), as this is something that can be easily overlooked when drafting a Will.

Then list the remainder bequests (these are gifts specified as a percentage of the remainder of your estate after the debts, taxes, and specific bequests have been paid). You will have to determine what percentage each residual beneficiary receives.

STEP EIGHT – DETAIL YOUR WISHES

Consider and write out directions for your executor about your funeral and end-of-life events.



BEYOND THE PURCHASE OF MY FIRST HOME, I'M CLEAR THAT THE STRENGTH OF MY FINANCIAL LITERACY IS A LIFELONG SKILL THAT INHS GAVE ME."

Nancy Webster, INHS Homebuyer Education Client

Nancy Webster enrolled in INHS's Homebuyer Education course after months of facing the daunting task of house hunting. Through these classes, Nancy learned about the home buying process as well as about preparing her finances for mortgage approval.

At first Nancy found herself heartbroken when she was outbid on what she was sure was the perfect house for her family, but with INHS alongside her, Nancy persisted and ultimately bought the home of her dreams where her family could grow together.

Your Will or estate gift to the **NEIGHBORHOOD INVESTMENT FUND** allows INHS to direct funds where they're needed most to support the development and preservation of your community, like providing our Homebuyer Education classes to families like Nancy's.



PROVIDE PEACE OF MIND FOR YOUR NEIGHBORS

At INHS, we believe that communities thrive when neighbors, businesses, and local leaders come together to listen to, uplift, and support the housing needs of low- and moderate-income families.

WE INVITE YOU TO JOIN US

Even after your lifetime, you can ensure peace of mind for your neighbors facing an unexpected septic tank failure, joy for a young family embarking on their first homeownership journey, hope for an aging neighbor in need of safety upgrades to continue living independently, and respite for a single mom who's finally found an affordable, safe apartment to raise her kids.

After you have remembered your loved ones, please consider including Ithaca Neighborhood Housing Services in your Will to remember your neighbors and community. By doing so you will join an extraordinary group of compassionate and generous individuals — like yourself — who believe in the power of neighbors helping neighbors.

If you leave a bequest to INHS in your Will, please use the following legal information:

Ithaca Neighborhood Housing Services

115 W. Clinton Street, Ithaca, NY 14850

Tax ID No. 22-2141948

If you are considering a bequest to Ithaca Neighborhood Housing Services, please see page 15 for sample bequest language and information on other types of legacy gifts. If you have already made a gift to Ithaca Neighborhood Housing Services in your Will, thank you! Please let us know about your intention to leave your legacy with INHS so that we may properly recognize your generosity. Please see the following pages for sample bequest language and other types of legacy gifts as well as forms you can use.



Samira rented multiple apartments from INHS, moving into larger spaces as her family grew. As a single mother to two daughters and an immigrant working as a housekeeper, she doubted homeownership was within her reach. But when she saw a “For Sale” sign on the new townhomes being built at Founders Way, she stopped to investigate.

After completing INHS’s Homebuyer Education and with INHS’s Homeownership Department guiding her through the lending process, Samira purchased a townhouse. She feels a new sense of security for her family. “I feel like I’ve done something important for me and for my girls,” she said. “I did something I still don’t believe — I got my own home.”

When you leave a gift in your Will or estate plan to INHS’s **BUILDING OUR FUTURE FUND** your legacy lives on through the development of high-quality, affordable rental and for-sale housing like Founders Way project, which allowed Samira to buy her first home.

“**I JUST WANT TO SAY ONE MORE THANK YOU TO ALL THE STAFF... THAT PHONE CALL, IT CHANGED MY LIFE. I’M SO, SO HAPPY WITH MY OWN HOME.**”

Samira Bafkir

INHS First-time Homebuyer and Renter

YOU CAN LEAVE YOUR HOME TO INHS AFTER YOUR LIFETIME.

When you bequest your real property to INHS, we'll use it to advance our mission of revitalizing neighborhoods and assisting low- to moderate-income people in obtaining quality affordable housing. Depending on the value of your home, it may either be sold at market rate so that the funds can be reinvested into INHS's mission or it may be added to the Community Housing Trust to be made permanently affordable to low- and moderate-income families.

A GUIDE TO PREPARING YOUR WILL

HOW TO LEAVE YOUR LEGACY

One of the most meaningful ways to support your community is to remember Ithaca Neighborhood Housing Services in your Will. Including a bequest in your Will is simpler than you might imagine and has an incredible impact no matter the size of your gift.

If you would like to include Ithaca Neighborhood Housing Services in your estate plans, ask your professional advisor to add the following language to your Will:

“I hereby give to Ithaca Neighborhood Housing Services, Inc., a not-for-profit corporation, with offices in Ithaca, NY (Tax ID No. 22-2141948)..”

- ***the sum of \$ _____ dollars***
- ***_____ % of my residuary estate***
- ***the real property located at _____, together with all building and improvements located thereon and all insurance policies relating thereto.”***

You can name INHS as a contingent beneficiary in case your primary beneficiary predeceases you. You can also consider naming INHS as beneficiary of your tax-deferred retirement accounts, such as 403(b), 401(k), and IRA accounts.

When you leave tax-deferred accounts to family members, distributions from the account will be treated as taxable income to the beneficiary. INHS is tax-exempt, so we will receive 100 percent of any amount left to the organization through such an account, unreduced by income taxes. Therefore, tax-deferred accounts are often an excellent source to use for charitable giving.

You may also leave assets to an individual, such as a partner or child, for use during that person’s life, with the balance of the asset passing to INHS upon the individual’s death:

This type of planning often involves a trust. Please discuss this with your attorney and/or accountant.



Pine View Circle, Tyre, New York. Photo: Dave Burbank Photography

WHAT WILL WE DO WITH YOUR LEGACY GIFT?

Keep Roofs over the Heads of Families in Our Community

Restore roofs, replace septic systems, and rehab homes to prevent them from falling into disrepair.

Expand the Community Housing Trust

Acquire, build, and renovate houses to be placed in the Community Housing Trust and made affordable to residents for the next 198 years.

Support Independent Living

Aid aging and disabled neighbors in living independently by helping to fund health and safety upgrades to their homes.

Combat the Shortage of Affordable Housing Throughout the Region

Support the research, concept design, and pre-development costs associated with bringing high-quality, affordable housing to town.

Make Homeownership Dreams Come True for Young Families and Single Parents

Support those embarking on their first homeownership journey by funding education and low-interest down-payment loans.



Photos: Jon Reis Photography

“ THE [HOMEBUYER] CLASS WAS REALLY GROUNDING. A FEELING OF TRUST EMERGED BETWEEN INHS AND US. THESE PEOPLE, THIS ORGANIZATION, [THEY] CARE ABOUT ITHACA AND THEY PROVIDE RESOURCES TO THE COMMUNITY. THEIR HEART IS IN THE RIGHT PLACE, AN ETHICAL PLACE THAT MAKES US TRUST THEM. THEY MADE US FEEL THAT THEY WERE INVESTED IN US, AND IT FELT REALLY GOOD.”

The Evergreen Family
INHS First-time Homebuyer Clients



FORMS FOR LEAVING YOUR LEGACY GIFT TO INHS

GIFT ANNOUNCEMENT FORM

Thank you for leaving a gift in your estate to Ithaca Neighborhood Housing Services. It is a simple and thoughtful way to preserve your neighborhood, support your community, and lend a hand to your neighbors. We encourage you to discuss your legacy intention with your family.

We would love the opportunity to recognize your generosity and honor your gift. Kindly complete and return this form by email to info@ithacanhs.org or by mail to INHS, 115 West Clinton Street, Ithaca, NY 14850.

Details of your plans will be kept strictly confidential and will enable us to recognize your generosity in a manner that meets your needs and expectations. We also recommend that you discuss your gift intentions with your loved ones.

I hereby notify you that I have included Ithaca Neighborhood Housing Services as a beneficiary of my estate, by making a provision with approximate value of \$ _____ or, _____ % (percent of my residuary) in the following manner:

(e.g., will, retirement account beneficiary designation, insurance policy, revocable living trust, charitable trust, etc.)

The name of my Executor is: _____

Their contact information is: _____

This indication of intent does not prevent me from amending my estate plan. However, if I make a change, I will notify Ithaca Neighborhood Housing Services.

SIGNATURE (Donor #1) _____ DATE _____

SIGNATURE (Donor #2) _____ DATE _____



Photo: Jon Reis Photography

“

THE HOUSE WAS VISIBLY NICE WHEN I PURCHASED IT ABOUT TEN YEARS AGO, BUT NEEDED SOME WORK. THE TUB LOOKED LIKE IT WAS GOING TO FALL THROUGH THE CEILING INTO THE KITCHEN! INHS CAME IN AND FIXED IT. INHS HAS REALLY MADE MY LIFE AND HOME MORE LIVABLE.”

Kit Wainer

Minor Repair Client



FORMS FOR LEAVING YOUR LEGACY GIFT TO INHS

RECOGNITION FORM

The Legacy Society honors the generous donors who have made thoughtful and lasting contributions to support their neighbors through a gift in their Will or estate plans to INHS. INHS recognizes these donors through exclusive event invitations and inclusion in our annual report and other legacy donor listings in perpetuity.

In recognizing my gift, I wish to:

- Remain anonymous
- Authorize Ithaca Neighborhood Housing Services to list my name as follows in legacy donor listings:

I wish for INHS to report on the impact of my gift after my lifetime to the following person or people:

Full Name: _____

Complete Mailing address: _____

Telephone: _____

Email: _____

Full Name: _____

Complete Mailing address: _____

Telephone: _____

Email: _____

- Please include me on the invite list for exclusive Legacy Society events
- Please send me a lifetime subscription to your newsletter



FORMS FOR LEAVING YOUR LEGACY GIFT TO INHS

MESSAGE FOR FUTURE GENERATIONS AND NEIGHBORS

Your legacy gift will support the continued revitalization of your community for future generations. What message would you like to bestow upon those who will benefit from your generosity?

I authorize Ithaca Neighborhood Housing Services to use my message for marketing purposes.

FUTURE USE OF YOUR LEGACY GIFT

If you wish for us to direct your legacy gift to a campaign that is dear to you, please indicate it here:

Where it's needed most/Neighborhood Investment Fund

The Neighborhood Investment Fund is one of the best ways to support the affordable housing needs and revitalization of your community. Your gift to this fund allows us to allocate dollars where they are needed most.

No Place Like Home Fund

Gifts to the No Place Like Home Fund support low-income seniors and people with disabilities by providing free-of-cost small repairs. Your support of this fund ensures your neighbors never have to choose between buying materials for a life-changing home repair and paying for life-saving medications.

Building Our Future Fund

Your gift to the Building Our Future Fund is a critical investment in combating the shortage of affordable housing in your community and ensuring it remains affordable to low- and moderate-income people for years to come. Your giving will support the research, feasibility and market studies, concept design, and pre-development costs associated with bringing high-quality, affordable rental units to town and will help INHS acquire new houses for our Community Housing Trust.

THANK YOU!



Illustration: Ceili Ayong

“

WE LIVE IN A WORLD IN WHICH WE NEED TO SHARE RESPONSIBILITY. IT'S EASY TO SAY 'IT'S NOT MY CHILD, NOT MY COMMUNITY, NOT MY WORLD, NOT MY PROBLEM.' THEN THERE ARE THOSE WHO SEE THE NEED AND RESPOND. I CONSIDER THOSE PEOPLE MY HEROES.”

Fred Rogers



INHS

115 West Clinton Street, Ithaca, NY 14850