




Community Service Foundation Showing Pinellas County the Way Home

www.csfhome.org

Winter 2014

AGENCY NEWS

 This past year has brought some significant changes to CSF's staff. We had to say goodbye to two of our long-time employees, Peggy Eaton and Beverly Park; both of whom retired this past spring. Peggy administered the Fair Housing Program and worked with the Homebuyer Education Program. She worked with our agency off and on for 14 years. Peggy's kind heartedness and understanding have been sorely missed by so many clients she'd worked with over the years. Since her "retirement," Peggy tells us she's as busy as ever with her booths in local antiques and collectables malls, but her suntan and smile tell us that "retirement" agrees with her.

Beverly Park served in several positions at CSF over her years with our agency. She worked as the assistant to the executive director and to the former Housing Programs manager, but during her last years with the agency, she administered our Affordable Housing Program. Beverly worked with CSF for about eight years. Though we miss both Peggy and Beverly, we wish them well in their future endeavors.

But lest you think we have been set adrift by Peggy's and Beverly's departures, you needn't fear. We now have Diana Williams administering our Rental Housing Program. Diana was originally hired to "replace" Peggy in her work with the Fair Housing and Homebuyer Education programs—not that Peggy could ever really be "replaced." However, her quick mind and willingness to learn rapidly transitioned her into the Affordable Housing Program. And her friendly personality and happy disposition have quickly won over tenants and staff. Welcome Diana; we hope you stay at CSF for many years.



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Office

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Fulton
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PRESIDENT'S MESSAGE

Due to the hard work and commitment of our staff, volunteers, trustees, and community partners, Community Service Foundation continues to successfully serve low- to moderate-income Pinellas County families, as we have for over 57 years. Even during times of substantial challenges we have remained true to our mission "to provide a healthy living environment, quality of lifestyle, support services and training to put the family on the road to self-sufficiency, financial stability, and self-respect."

We all know that while unemployment rates have improved, many higher paying jobs were lost in the recession, and many of the new jobs are being filled by individuals earning less than \$10.00 an hour, causing some to work two or more jobs to make ends meet. In fact, a recent article in the Tampa Bay Times reported that 45% of the families in Tampa/St. Petersburg continue to struggle to pay for basic housing, energy, and food. Other statistics state that a higher percentage of the age group known as "millennials" are putting off purchasing homes because of uncertainty over job stability or because they are strapped with student loan debt and have little or no savings.

It is clear our mission statement remains as relevant today as it was many years ago. There are many individuals and families that need our assistance for basic housing needs, be it obtaining or maintaining affordable housing.

To that end, we have continued to provide affordable rental housing, homebuyer and financial fitness education, fair housing counseling, and financial assistance (when funds are available) for housing.

As we look ahead to the coming year, we recognize there is more to be done, and once again, we ask each trustee, volunteer and community partner to join with us and encourage others to support our agency, our programs and services. We can always use the help. People cannot reach their potential and contribute to the betterment of society if their basic needs, such as housing, are not met. The work CSF does is greatly needed and has a positive impact on residents of Pinellas County. We look forward to working with you to continue that work in the coming year.

Sincerely,



Lisa Langan
President

HOMEBUYER EDUCATION WORKSHOP SCHEDULE

Please check our schedule online at www.csfhome.org.

DONOR ACKNOWLEDGEMENT

Thank you to the following individuals, businesses, and organizations for contributing to CSF's Homeownership & Housing Programs.

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Wanted:

Christmas Angels



We hope you will take this opportunity to show your support of our agency and the work we do by being a Christmas Angel and returning your tax-deductible donation with the coupon below.

This Holiday Season . . .

Won't you make a difference in the futures of Pinellas County families by supporting CSF and its mission? Your tax deductible donation assists CSF in providing the training and counseling to keep families in stable homes. Your contribution provides homebuyer education that helps lower-income households purchase their first homes, money management training that helps them become productive members of the community, and fair housing counseling and placement services, with rent/mortgage payment assistance when available. Be a part of the progress in our communities and mail your contribution with the coupon below today.

Thank you!

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October 3, 2014

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AGENCY NEWS


 In 2014, CSF celebrated 25 years offering Homebuyer Education free to Pinellas County residents. Included as part of the program are our Financial Fitness workshops and our First Time Homebuyers workshops. Workshops are held at the Sunshine Center in St. Petersburg and at the Largo offices of Pinellas County Housing Authority. Participants learn how to save money on household expenses, money they can then put toward the purchase of their first home after they have learned all about the home buying process.

 Jerry Spilatro, CFS Executive Director, chaired the 23rd HOPE (Home Ownership for People Everywhere) Expo for the thirteenth year. The event was held at Raymond James Financial Center for the fifth year. HOPE Expo provides attendees with the knowledge to better prepare themselves for homeownership. CSF and other public and private sector partners coordinate the educational workshops and vendor exhibits for the one day event each year. This year's event was held on June 28th with 220 attendees taking advantage of the free education and the opportunity to meet and talk with knowledgeable personnel in the housing industry.



 Transamerica employees once again provided Easter Baskets, Back to School clothing, and Christmas gifts for the children of CSF's tenants. This marks the 19th year Transamerica employees have opened their hearts and provided so generously for our tenants. We at CSF, as well as our tenants, truly appreciate their generous spirit. Thank you Transamerica employees!

SPECIAL THANKS TO OUR MAJOR SPONSORS


 We, the staff and Board of Trustees, would like to extend our special appreciation to our major sponsors. The grant funds they award us allow us to continue to meet our mission "to provide a healthy living environment, quality of lifestyle, support services and training to put the family on the road to self-sufficiency, financial stability and self-respect."

Special thanks also go out to Pinellas Community Foundation who once again provided us with a \$10,000 grant to support agency-wide operations. PCF has been partnering with CSF and providing operating grants to us for 36 years, from 1978 to the present day. Thank you PCF for your continuing support.


This year, special thanks also go to Bank of America for \$15,000 to help us provide both financial literacy and first-time homebuyer training through our Homebuyer Education Program. Also supporting this program were Raymond James Bank and Wells Fargo, both of whom granted us \$10,000 each.

We greatly appreciate the support of all of our corporate and individual sponsors. Without your support, we couldn't continue to provide the services we provide to those who need us so. Thank you.

AGENCY NEWS CONTINUED

 Bardmoor Golf & Tennis Club was once again the site of our annual golf fundraising event, this year, our 19th. The event raised over \$10,000 in funds that help support our housing programs. Originally, the event was scheduled for September 19th; however, inclement weather forced us to postpone the tournament until October 3rd. We are grateful to those who changed their schedules around and came out to support us two weeks later than planned but sorry that the last minute change caused some of our regular supporters to miss the event this year. We hope for better weather next year and look forward to seeing everyone back out on the links in support of our agency. See pages 4 and 5 for more details on the event. And if you would like to receive information regarding our 2015 Golf Classic, please call, email, or drop us a line; we will be thrilled to put you on next year's mailing list and send you an invitation and the event brochure.



 CSF continued to provide services through our Affordable Rental Program, our Homebuyer Education Program, and our Fair Housing Counseling & Housing Placement Program throughout Fiscal Year 2013-14. The number of households assisted by each program follows:

Fair Housing & Hsg Placement Program	103
First Time Homebuyer Workshops	267
Financial Fitness Workshops	40
CSF Tenant Households	100
Total Households Assisted	570
Financial Assistance	\$ 11,449*

*Pinellas County is no longer receiving financial assistance from the Emergency Food and Shelter Program; thus the lower amount this past year, and for what looks like the coming years. CSF does maintain a "Sunshine Fund" from which we offer assistance to families in need. The fund covers a variety of needs such as food, shelter, utility bills, and clothing. If you would like to donate to the fund and help others less fortunate, simply drop us a check and designate that your gift is to be allocated to the "Sunshine Fund." We at CSF and those we assist appreciate your generosity.

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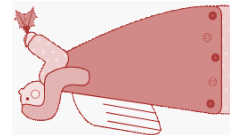
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