



# COMMUNITY SERVICE FOUNDATION, INC

*“Creating Community”*

## October 2021-September 2022 FY Annual Report Leadership Message

As we prepared to report on how our work is progressing, we found ourselves reflecting on a particularly painful time. While the immediate emergency of COVID-19 decelerated and receded, its lingering impact reminded us that no crisis occurs in isolation nor does its solution.

This annual report is solution-responsive to the central tenet that puts communities first; people are at the heart of our relationship with donors, partners, and communities we serve.

We reunited with the Spivey Family, our founders, and were reminded of the Foundation’s tradition to help all residents thrive and succeed. This broad focus on representation and access is why we invested in projects that focused on belonging.

Like everyone else in our society, CSF learned to adjust to a “new normal”. The pandemic accelerated the affordable housing crisis and the racial inequities in housing. This past year’s responsive action renewed our commitment to own and manage 186 housing units at 40% below rent market rate.

At CSF, we are proud of our commitment to communal citizenship. We urge all our partners, funders, and investors to keep the momentum going, and to continue to hold us accountable for the same.

Chuck Gargola, President

Edward Thiebe, Executive Director

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**Community Service Foundation Inc. Annual Report**  
**Fiscal Year October 1, 2021- September 30, 2022**  
**Executive Summary**

At the Community Service Foundation, Inc. (CSF) a 501C-3, not-for-profit organization, Federal ID Number 59-0866939, “Creating Community” is more than words in a vision. We embrace our deep responsibility to our community, to our donors, and to the volunteers who guided CSF to where it is today. Thanks to the financial legacy that created this Foundation in 1944 by Willis T. Spivey of Philadelphia, Pennsylvania, and the many other partners since, CSF stewards community assets entrusted to us with the principle of perpetuity and with collective impact as our goal.

The unprecedented consequences of the COVID-19 crisis decreased financial assets from previous year levels (\$12,393,462 in 2020-2021 to \$11,422,501 in 2021-2022) with a net fund balance of \$1,810,359 compared to \$1,840,175 in 2020-2021.

Navigating \$136,107 in lost revenue from unpaid rents became “the new normal” and meant acting boldly, with commitment, to leverage use of Federal resources and adjust management practices to grant rental payment extensions and defer property maintenance. Foundation staff served as essential first responders to residents with emergency housing needs and expanded its office hours to Saturdays to:

1. Employ 2 contractors from an AARP program to facilitate the client case management process for rent assistance. CSF’s administrative support team continues to outperform, with its overhead expense percentage of 33%, below the national average of 35%.
2. Distribute \$10,000 through the Consolidated Appropriations Act, Pinellas County Emergency Rental Assistance Program Funds to 11 CSF senior residents to support their rent payments.
3. Manage 81 properties with 186 rental units at 40% below rental market rate, at the same time when Pinellas County’s 19% growth created a demand for affordable housing and consequently increased average market rent rates by 20%, and
4. Increase its reserve account by selling 8 properties. Timing the sales to optimize housing valuations formed when the housing market followed a positive trajectory due to relatively low mortgage rates and more positive consumer sentiment. At the

same time lumber prices were nearly tripling, due in large part to increased demand for home renovation projects, new home builds, and decreased global production and property insurance increased by 12.1%.

At CSF, we are proud of our commitment to communal citizenship. As the hope of “normalizing” back to pre-pandemic life continued to grow, CSF fueled efforts to connect with community to:

1. Reinstate its annual charity golf classic, community dinner and holiday celebration, and hosted the Belmont Park reopening.
2. Create the Clearwater United project to focus on belonging and access for all; with the goal that everyone benefits from living in a community of opportunity.
3. Pursue the 1901 Project, inspired by the Spivey Family, our founders, to make contemporary use of a heritage family home (the Plumb House) in collaboration with the City of Clearwater and the Clearwater Historical Society, and
4. Restore Lake Belleview, a special 30-acre spring fed natural resource for people and wildlife.

Our Board of Trustees sets the direction and standard for everything we do, ensuring stability and integrity. It is a board of leaders, whose individual talents are bested only by their collective commitment to core values. CSF Board of Trustees include President Chuck Gargola; Lisa Langan; Harry Jamieson; Curtis Chambers; James Frederick Jr.; John Cunningham; Bill Drugash; Derek Johnson; Susan Lindelof and Bill Mantooth.

The collective impact we achieve is the true promise of a community foundation. Our partners and donors fulfill that promise every day. As we continue to build on our trusted relationships, we invite you to join us.

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The greatness of a community is most accurately measured by the compassionate actions of its members, a heart of grace, and a soul generated by love.

CORETTA SCOTT KING

# Community Service Foundation Inc.

## Annual Report FY 2021-2022

### Narrative

At the Community Service Foundation, Inc. (CSF) a 501C-3, not-for-profit organization, Federal ID Number 59-0866939, “Creating Community” is more than words in a vision. We embrace our deep responsibility to our community, to our donors, and to the volunteers who guided CSF to where it is today. Thanks to the financial legacy that created this Foundation in 1944 by Willis T. Spivey of Philadelphia, Pennsylvania, and the many other partners since, CSF stewards community assets entrusted to us with the principle of perpetuity and with collective impact as our goal.

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The adverse consequences associated with the pandemic are obvious. People have tragically died because of COVID. Industries have been decimated. Education has been dramatically affected. Citizens have lost their jobs and homes. And the whole thing has, tragically, become highly politicized, exacerbating already dramatic political fractures.

There is no doubt that living through a pandemic is challenging. But we remind ourselves that life will return to normal- even if it is a new kind of normal. In the meantime, there is a light at the end of the tunnel, and there is some good to come from it all, namely: the rising unity despite the division, the growing awareness of social issues like affordable housing, and refocusing on community.

### **CULTIVATE CONNECTION:**

It is precisely under crisis conditions when we have the most to gain by a grateful perspective on life. In other words, gratitude can help us cope with hard times. For

example, positive outcomes that will, hopefully, continue into our shared future include:

1. Staying connected. The pandemic has put all of us on the same footing. We are one people in so many ways, and the pandemic has underscored this fact in a way that is nothing short of profound.
2. Appreciating nature. The abrupt change in the appreciation of nature that so many people have experienced has been obvious. In the CSF office neighborhood of South Clearwater, Florida, people were tired of being cooped up and found refuge in Ed Wright Park and Lake Belleview.

At CSF, we are proud of our commitment to communal citizenship. As the hope of “normalizing” back to pre-pandemic life continued to grow, CSF fueled efforts to connect with community and support a sense of belonging:

1. Reinstate its annual charity golf classic, community dinner, holiday celebration, and hosted the Belmont Park reopening. (Supplement No.1)
2. Create the Clearwater United project to promote access for all; with the goal that everyone benefits from living in a community of opportunity. (Supplement No.2)
3. Pursue the 1901 Project, inspired by the Spivey Family, our founders, to make contemporary use of a heritage family home (the Plumb House) in collaboration with the City of Clearwater and the Clearwater Historical Society, (Supplement No.3) and
4. Restore Lake Belleview, a special 30-acre spring fed natural resource for people and wildlife. (Supplement No.4)

## **RIGHT-SIZED FOOTPRINT**

When the COVID-19 pandemic shut down the world, we realized right away that children and families in low-income communities would suffer the most — less from the disease itself than from the shattered connections around them. We foresaw that the government restrictions enacted to stem the virus would halt their families’ livelihoods, shutter schools and send stress spiraling.

As a global pandemic is reshaping our world, CSF's generous supporters remain united around what truly matters: helping children and families in need achieve their potential.

In FY 2021-2022, CSF made internal adjustments to both increase the impact of your gifts and right-size our footprint. As a result, we shifted to mediate COVID-related needs of our residents and continued to support our local partner organizations. This process also highlighted the myriad connections and interconnections that make up everything CSF does, and that our supporters make possible.

We and our partners found new ways to support and sustain children's well-being; priorities of CSF's COVID-19 response plan include:

1. Pivot our housing management practices and employ 2 contractors from the AARP program to facilitate the case management process. We stepped up our role of ensuring that families connect with what they need, using our social media to communicate about what resources were available and how to access them, pointing toward food drives and giveaways, testing and vaccination information. We expanded operating hours to include Saturdays as CSF's administrative support team continued to outperform, with its overhead expense percentage of 33%, below the national average of 35%.

Being centered and grounded in the Foundation's purpose enabled the following staff to advance the organization during a period of uncertainty: Executive Director, Ed Thiebe; Asset Manager Lynn Vallone, Community Managers Linda Wilcox, Ashley Torrey, Lisa DeFelice; Accountant Ada Krasniqi, LeeAnn Kramer; Senior Maintenance William Kranz, Vincent Tibben and, and Maintenance Technicians Lawrence Lindow Jr, Catavis Jackson, and Brian Keplinger.

2. Distribute \$10,000 through the Consolidated Appropriations Act, Pinellas County Emergency Rental Assistance Program Funds to our most vulnerable citizens, 11 CSF senior residents, to support their rent payment debts. (Supplement No.5)
3. Manage 81 properties with 186 rental units while maintaining an average rent rate for a 2-bedroom apartment of \$1,201.00, (40% below rental market rate). At the same time, Pinellas County's population was increasing by 19%, igniting an already smoldering affordable housing

crisis, which consequently increased the average market rent rates in the Tampa Bay area by 20%, and

4. Steward the funds generated by the sale of 8 properties to address an operating budget deficit created by lost revenue due to unpaid rents. CSF timed the sales to optimize housing valuations formed when the housing market followed a positive trajectory due to relatively low mortgage rates and more positive consumer sentiment. At the same time, lumber prices were nearly tripling, due in large part to increased demand for home renovation projects, new home builds, and decreased global production and inflationary costs for property insurance were rising by 12.1 %.

## **HOUSING SERVICES:**

On its own, the private housing market cannot and will not build and operate homes affordable to low-income families. Commitments from organizations like CSF ensure people with the lower incomes have stable, accessible, and affordable homes. CSF provides housing throughout Pinellas County Florida; strategically in Clearwater's Neighborhood Revitalization Strategic Areas of North Greenwood and Lake Belleview, and the South St. Petersburg CRA.

### TAMPA/ St. Petersburg

*The U.S. Department of Housing and Urban Development (HUD) defines affordability as a household paying no more than 30% of its annual income on housing. When a household pays more than 50% of the household annual income on housing costs, the household is considered severely cost burdened.*

*Fair Market Rent prices in Tampa-St. Petersburg-Clearwater are very high compared to the national average. This FMR area is more expensive than 96% of other FMR areas. Fair Market Rent for a two-bedroom apartment in Tampa-St. Petersburg-Clearwater is \$1,347 per month. The previous year, rent for a two-bedroom home was \$1,271 per month. This is a 5.98% increase year-over-year.*

*Estimated population of Tampa-St. Petersburg-Clearwater, FL MSA FMR area is 179,145 people based on latest Census data. Compared to the rest of Florida, the Tampa-St. Petersburg-Clearwater FMR area is more expensive than 84% of the state.*

In 2022, the national housing wage was \$25.82 per hour for a modest two-bedroom rental home and \$21.25 per hour for a modest one-bedroom rental home. The average minimum wage worker must work 96 hours per week – nearly two and a half full-time jobs – to afford a two-bedroom rental home, or 79 hours per week to afford a one-bedroom rental home. People who work 96 hours per week and need eight hours per day of sleep have around two hours per day left for everything else – commuting, cooking, cleaning, spending time with loved ones, self-care, and serving their communities. The increases in rent prices over the last year have exacerbated these problems, making the process of finding and maintaining affordable, accessible housing even more difficult for tenants with the lowest incomes. (Supplement No. 6)

## **PRESERVATION**

Efforts to sustain affordable housing stock and close the affordability gap hinge on preservation. Preservation stops displacement and housing instability for current tenants, prevents the loss of difficult-to-replace housing in well-resourced neighborhoods, mitigates further disinvestment from distressed communities, and prevents the further decline of the already limited federally subsidized housing stock. CSF maintains two fulltime maintenance staff dedicated to maintaining quality of life for residents through a robust maintenance program. Tenants access an online portal reporting property related issues. During FY 2021-2022, CSF staff were dedicated to being first responders to emergency maintenance and remained on call every day. With decreased operating revenue in FY 2021-2022, CSF opted to delay preventive maintenance programming with the intent to dedicate its future resources to address the preservation of its properties.

## **COMMITMENT**

CSF has always been a way for caring people to connect with children and families in need, starting with its first outreach back in 1944. But that pivotal relationship also allows us to foster many other kinds of connections that improve well-being. We partner with community-based organizations in their communities' development. We link children and families with the systems and services they need to access opportunity. We connect with donors and corporate actors to promote unity.

Connection is what we do, who we are. It is our touchstone. Ultimately, a strong sense of connection is what we hope to accomplish through our work, both in the



community at large and for everyone we serve. We are grateful and humbled that you, our donors, and partners, have supported and entrusted us to make the connections that help children and families in need. As we continue to work through this worldwide crisis together, we keep our eyes looking forward and know that we are resourceful when we must be.

# Special Thanks To

Catering by the Family - Dinner



Wildflower Café - Desserts



Matt Tiernan - Table Flowers

Allie Chandler - Video Production

Joel Suhm - Photography

# Lake Bellevue Community Dinner

6-8 p.m.

November 9, 2021

Ross Norton Recreation Center



Please join us  
for a Community Dinner to celebrate  
Lake Belleview Community Champions and honor

Paul Kleeman, City of Clearwater Recreation Department Variable Instructor

James Frederick Jr., Former City of Clearwater Police Department Community Liaison

Valerie Ingram-Hinkley, President of Lake Belleview Neighborhood Association

Clearwater Marine Aquarium Sea Turtle Conservation Program Team

Tuesday, November 9th  
6-8 p.m.

Ross Norton Recreation Center,  
1426 S. Martin Luther King Jr. Ave.

RSVP Ed Thiebe 727-873-8731 • [ethiebe@cshome.org](mailto:ethiebe@cshome.org)



*Lake Belleview  
Neighborhood Association*

## Lake Belleview's Belmont Park Re-Opening Narrative



The Lake Belleview Neighborhood's Belmont Park Renovation is intended to achieve coordinated impact through collaboration with Community Service Foundation Inc., City of Clearwater Police Department, Lake Belleview Neighborhood Association, Clearwater Recreation Department-Ross Norton Recreation and Aquatic Complex, and the Clearwater Hispanic Outreach Center. We are planning the Park's re-opening **on March 26, 2022.**

Once a haven for drug traffic and criminal activity, Belmont Park is now being transformed into a special park sanctuary. With City funding of \$480,000, the project reflects a collective impact model that provides an opportunity to Clearwater's lowest income neighborhood to affect the personal safety of its residents.

Belmont Park located at 1535 S. Martin Luther King Jr. Boulevard is more than two football fields long and located in the heart of the Lake Belleview Neighborhood Revitalization Strategy Area, (as designated by the City of Clearwater, -Evergreen Drive to the east, South Ft. Harrison Avenue to the west, Lakeview Road to the north, and Belleair Road to the south). 70% of this neighborhood's overall population are considered to have low-to-moderate income; the median income level of \$34,375 is the lowest in Clearwater.

In December 2019, the Community Service Foundation surveyed Lake Belleview neighbors about preferences to renovate Belmont Park.

## Lake Belleview Neighborhood Association Survey

Please rate your most favorite (1) to least favorite (7)

1. Basketball court(s) \_\_\_\_\_
2. Community Garden \_\_\_\_\_
3. Soccer/football field \_\_\_\_\_
4. Baseball/Softball field \_\_\_\_\_
5. Playground \_\_\_\_\_
6. Picnic Table Area \_\_\_\_\_
7. Leave as is \_\_\_\_\_
8. Other..... \_\_\_\_\_

In November 2020 the City of Clearwater created a concept plan, scope of work and budget to renovate. (See attached)



In May 2021, Community Service Foundation adopted Belmont Park as part of a City of Clearwater Recreation Department.



On **March 26, 2022**, Belmont Park is scheduled to celebrate its reopening. Attendees will include the neighborhood residents, City of Clearwater officials, police department and parks and recreation departments, members of the Neighborhood Association, Community Service Foundation office staff and volunteers, and the Clearwater Hispanic Outreach Center members.

**Belmont Park Reopening Event Plan:**

Host up to 200 neighbors from 11:30 a.m.- 3 p.m. on March 26, 2022, at Belmont Park and provide the following at no cost to participants:

1. Community Policing outreach
2. Neighborhood Association membership drive
3. Cook out
4. Soccer tournament for 10-year old's and field activities for everyone
5. Basketball Foul Shooting contest and 3 vs. 3 tournaments
6. Ceremonial planting of native Florida plants
7. DJ
8. Bounce House for youth
9. Arts and Crafts- sign painting to commemorate the event

**Outcome:**

The project reflects a collective impact model that provides an opportunity to affect the personal safety of residents in the Lake Belleview Neighborhood. This celebration will recognize opportunities improve quality of life, empower Lake Belleview Neighbors to define their role in ensuring safer communities; engage community with Clearwater Police Department; enhance public awareness and recruit year-round support for the neighborhood association.

# LAKE BELLEVIEW NEIGHBORHOOD'S DAY **BELMONT PARK** **REOPENING**



**SATURDAY**  
**MARCH 26**  
**NOON TO 2:30 P.M.**  
**FREE**

Belmont Park | 1535 S. Martin Luther King Jr. Ave.  
**(727) 562-4380**

See the newly renovated Belmont Park for the first time on Neighborhoods Day at Lake Belleview. Enjoy hamburgers and hotdogs at the cookout while kids play on the bounce house, dance to the DJ or make unique arts & crafts. There will also be a special commemorative banner activity, a basketball shooting contest and soccer and field games.

The park dedication ceremony will be at 12:30 p.m.

Lake Belleview  
Neighborhood Association







# Lake Belleview Holiday Party



**Friday, Dec. 10**

**5:30 – 8 p.m.**

**FREE EVENT**

**LIVE HOLIDAY MUSIC**

**INFLATABLES**

**CHRISTMAS  
TREE LIGHTING**

**FOOD**

Santa is coming to Lake Belleview! Get together with neighbors, family and friends to celebrate the holidays at Ross Norton Recreation & Aquatic Complex.

Call for more information:  
(727) 562-4380

**Location**

Ross Norton Recreation Center  
1426 S M.L.K. Jr Ave, Clearwater, FL 33756

Lake Belleview  
Neighborhood  
Association





# Felinos United Soccer Club

Felinos United Soccer Club is a Non-Profit Organization Soccer Club from Clearwater, Florida. Felinos United soccer club was founded in the summer of 2013. The name Felinos was chosen from the founder Israel Secundino. The name was inspired by the Mexican professional football club UNAM Pumas. Coach Israel decided to take a unique approach that would represent all different types of wild cat animals.

Felinos United Soccer Club offers kids from the ages of 6-13 that can't afford to pay for local soccer clubs. Our organization doesn't ask for any type of fee, we only ask the parents to contribute with what they are able to give us financially. But we don't do this for the money, we do this because of the passion we have for the game of soccer. We do this because every single child should have the opportunity to learn and have this experience of club soccer regardless of their family's financial situation. Having access to this teaches the children social positive behavior, good morals, and discipline. We want the children to value academics as well as their extra curricular activities. Putting sports and education together makes them improve their intelligence, concentration, discipline, commitment and attitude.



Head Coach Israel Secundino – Phone Number - (727)-385-4621 Email:

[KIMO215@Verizon.net](mailto:KIMO215@Verizon.net)

Assistant Coach – Andy Covarrubias

Trainer and Coach – Deivis Rojas

Secretary – Mercedes Chavez

Administrator – Kassandra Secundino



2022 World Cup  
November 26, 11:30 a.m. – 12:30 p.m.  
Soccer Clinic, Belmont Park,  
1535 S. Martin Luther King Jr. Ave. Clearwater, and  
World Cup Watch Party- Mexico vs. Argentina 1 p.m.- 4 p.m.  
Ross Norton Recreation Center  
1426 S. Martin Luther King Jr. Ave., Clearwater

This is to introduce an opportunity to come alongside our Clearwater United Initiative, designed for a soccer clinic and World Cup watch party. Community Champion architects include: the City of Clearwater Police Department, Intercultural Advocacy Institute/Hispanic Outreach Center of Clearwater, the Community Service Foundation, the Clearwater Recreation Department and the Felinos United Soccer Club.

Activities include:

1. **June 2022- May 2023:** Sponsorship of the Felinos United Soccer Club fees for recreational tournaments, equipment and practice field rental expenses via a Clearwater United Fund at the Community Service Foundation.
  - a. The Felinos United Soccer Club, founded in 2013 by Israel Secundino, is a non-profit organization soccer club from Clearwater, Florida. The name was inspired by the Mexican professional football club UNAM Pumas. Felinos United Soccer Club supports youth from 6-13 years old.
2. November 26, 2022. World Cup Watch Party and Soccer Clinic. Hosted at the City of Clearwater Recreation Department Belmont Park and Ross Norton Recreation Center. Schedule as follows:
  - a. 11:30 a.m. – 12:30 p.m. Soccer Clinic at Belmont Park, 1535 S. Martin Luther King Jr. Ave., Clearwater, open to youth and supported by Felinos United Soccer Club volunteers.
  - b. 1 p.m.- 4 p.m. Ross Norton Recreation Center, Mexico vs. Argentina in Group C Match. Watch Party for 200 invited guests. This free event will be supported through sponsors to provide food, beverages (non-alcohol) and broadcast fees. **(SOLD OUT)**





Photography by Joel Suhm



## 1901 PROJECT Plumb House Preservation



As a 501(c) (3) nonprofit organization, Community Service Foundation (CSF) always searches for new, more impactful ways to deploy philanthropic resources and leverage others for the benefit of the community.

We are redoubling efforts to introduce the 1901 PROJECT: a commitment to make contemporary use of a heritage family home. Through the preservation of the Plumb House, one of Clearwater's oldest homes, we can take pride in carrying on the time-honored commitment that history matters. With repairs and renovations, we will protect the heritage value by making the house safer, more stable and increasing its lifespan.

The history we save and the history we make will be our legacy to the future. We invite you to partner with CSF and the Clearwater Historical Society to preserve and share history.



Contact: Ed Thiebe, Community Service Foundation  
at [ethiebe@csfhome.org](mailto:ethiebe@csfhome.org) or 727-873-8731





**Petition Purpose: Restore Lake Belleview**

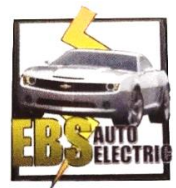
Lake Belleview, a 30-acre natural resource is a treasure for the City of Clearwater and a centerpiece of the Lake Belleview neighborhood. This spring-fed freshwater lake is a habitat for native plants, migrating birds, and indigenous animals and fish. Its presence enhances the quality of life for everyone and everything around it.

Restoring Lake Belleview means a freshwater reserve for City residents during extreme droughts; a learning laboratory for environmental education and a recreational oasis preserved for future generations of the community.

The restoration of Lake Belleview, a headwater resource that flows throughout the City of Clearwater, will require monitoring water quality, managing invasive plants and pollution, and enhancing access to on-water activity.


The “Restore Lake Belleview Campaign” will leverage resources to build mutually beneficial relationships and multiply success. Local organizations dedicated to the campaign include:

**Lake Belleview  
Neighborhood Association**







**Lake Belleview Neighborhood Association-Neighborhood Improvement Action Plan**

<b>Phase 1</b>
Revitalize
Woodlawn St./MLK Intersection


**COMPLETED**

<b>Phase 2</b>
Renovate
Belmont Park
City of Clearwater
\$500,000.00
Allocation


**✓ APPROVED**

<b>Phase 3</b>
Restore
Lake Belleview
Petition Campaign
March 13-April 20, 2021




## Restore Lake Belleview Petition

In signing this petition, we choose **restoration, conservation and preservation** over the status quo, and pledge to advocate for:

1. Creating ecology programs for youth.
2. Taking water samples monthly in cooperation with Lake Watch, a University of Florida research program that will provide ongoing data to reveal the quality of water.
3. Improving trash abatement throughout the neighborhood and around the lake.
4. Soliciting the City of Clearwater to earmark funding to:
  - A. Seasonally manage overgrowth of invasive vegetation and monthly cleanup of trash in the water deposited by stormwater drains, and construct filters for stormwater drains to limit trash entering the lake.
  - B. Install kayak launch pad and a dock.
  - C. Create kiosks to inform walking trail participants about the habitat and lake.
5. Install raised flower beds to enhance the beauty of the Lake and walking trail.

Name (print):

Signature:

1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____
10.	_____	_____



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Name (print):	Signature:
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____
8. _____	_____
9. _____	_____
10. _____	_____





**Community Service Foundation Inc**

*Creating Community!*

☐ [mail@csfhome.org](mailto:mail@csfhome.org) ☐ 727-461-0618



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## GRANTS

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**PINELLAS**  
Community  
Foundation

*Giving Humanity a Hand Since 1969*

The Pinellas Community Foundation has awarded the Community Service Foundation a \$10,000.00 grant from the Senior Citizens Services Fund.

Respecting and helping others are not feel-good platitudes; they are the foundation of community. As a 501(c) (3) nonprofit organization accountable to the community, CSF has honored its mission to provide below market rate housing for over 60 years in Pinellas County. And, in partnership with nonprofit organizations, we provide a spectrum of support services for its tenants.

We are eager to partner with the Pinellas Community Foundation to leverage resources. Residents must meet the following criteria to qualify for grant assistance:

**Organization: Community Service Foundation**

Form Name: Award Certification Agreement – Senior Citizens Services Grant

Process Name: 2022 Senior Citizens Services: Housing

Project Name: Community Service Foundation Relocation Rental Assistance

1. Must be Pinellas County CSF renter households in which one or more individuals meet the following criteria:
  - a. Experienced significant financial hardship from 1/3/2022 to now
  - b. Is behind on rent payments or at risk of missing a rent payment
  - c. Has a household income at or below 80% of the area median income (AMI), with priority given to households below 50% of the AMI.
  - d. Priority will also be given to applicants who are facing an active eviction in court, and
  - e. Former homeless adults with the very highest need are prioritized
2. Conditions of acceptance for the grant award:
  - a. Community Service Foundation will complete the online form that can be found in the grant portal agreeing to these conditions.
  - b. Community Service Foundation agrees that grant funds must be used to serve seniors in accordance with the narrative and budget included in its proposal.
  - c. Community Service Foundation warrants that funds will not be used for lobbying purposes or to aid in the election of a public official
  - d. Community Service Foundation will furnish to the Pinellas Community Foundation any information concerning a change in the proposal or a change in grantee's tax-exempt status.
  - e. If Community Service Foundation's exempt status changes or if funds cannot be used for the purposes described in your proposal the Foundation reserves the right to have the grant funds immediately returned unless a plan is discussed and jointly agreed upon by all parties, and
  - f. Community Service Foundation must provide two community impact reports: at six months and one year.

**Award Agreement:**

03/17/2022 12:00 AM EDT

**Project Funding Timeline:**

Date of receipt of funds – March 31, 2023

**Two Impact Reports are required.** Failure to submit the reports will impact future funding requests.

**6-month Impact Report is due:** October 15, 2022

**12-month Impact Report is due:** April 15, 2023

## AFFORDABLE HOUSING 2021-2022

The Nation Low Income Housing Coalition released *Out of Reach: The High Cost of Housing 2021* on July 14 and highlights the mismatch between wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S.

The report calculates the “Housing Wage” a full-time worker must earn to afford a rental home without spending more than 30% of their income on housing costs. This year’s national Housing Wage is \$24.90 per hour for a modest two-bedroom home at fair market rent and \$20.40 per hour for a modest one-bedroom rental home. *Out of Reach 2021* finds that in no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental home.

The federal minimum wage is \$17.65 less than the two-bedroom Housing Wage. Even taking higher state and county minimum wages into account, the average full-time minimum wage earner would have to work approximately 97 hours per week for 52 weeks a year to afford a two-bedroom apartment, or 79 hours per week to afford a one-bedroom apartment at fair market rent. In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a decent two-bedroom rental home at fair market rent by working a standard 40-hour week. In only 7% of counties nationwide can a full-time minimum-wage worker afford a one-bedroom apartment at fair market rent.

The lowest-income renters have the greatest challenge finding affordable housing. The national average fair market rent for a one-bedroom home is \$1,061 per month and \$1,295 for a two-bedroom home, far higher than the maximum \$663 per month that family with income at the poverty level can afford. Seventy percent of extremely low-income renter households are severely housing cost-burdened, meaning they spend more than half of their incomes on housing, leaving few resources for other necessities and putting them at risk of losing their homes.

The problem is not confined to minimum-wage workers. A household must have an annual income of at least \$51,789 to afford a two-bedroom rental home at HUD’s average fair market rent of \$1,295 per month. The average hourly wage of renters in the U.S. is \$18.78, \$6.12 less than the two-bedroom Housing Wage.

Racial and ethnic income inequality contributes to disparities in housing affordability. While the median white worker earns enough to afford a one-bedroom apartment at fair market rent, the median Black worker and the median Latino worker do not. This income inequality partly explains why 43% of Black households and 41% of Latino households spend more than 30% of their incomes on housing, compared to 25% of white households.

The report concludes throughout the pandemic, millions of renters were at grave risk of contracting and spreading the virus as they struggled to pay their bills and stay in their homes, and many accumulated rental debts. One reason the pandemic was also an economic catastrophe for so many households is because, even before the pandemic, they could not afford their homes.