

Application Form

Organization Information

An informational webinar about this application is available to watch.

The rubric that will be used to score this proposal can be downloaded [here](#).

If you would like to complete this application first in Microsoft Word, you may download a Word version [here](#). Please pay attention to character limits.

Brief Project Descriptor

Please briefly describe this organization's request.

Organization Name*

Community Service Foundation Inc.

Project Name*

Please choose a short name to identify this project within the grant portal:

1901 Project

EIN*

59-0866939

Incorporation Year*

What year did your organization incorporate? This will be the year listed on your determination letter from the Internal Revenue Service.

1959

Mission Statement*

What is your organization's mission statement?

Dedicated to strengthening communities and families; together we support affordable housing and invest in its communities with betterment initiatives. CSF's primary mission is to preserve, create and sustain affordable, healthy homes that support economic security, racial equity, and access to opportunity for all in its 70 Pinellas County properties. We strengthen underserved communities and families by providing

community betterment support and serve a broad range of households: families, seniors, and persons with disabilities.

- We Preserve Affordability. CSF is committed to preserving affordable housing as an asset for today's residents and future generations.
- We Build for the Future. CSF builds and renovates for long-term sustainability – both environmental and financial.
- We Bring Creative Solutions. CSF applies expertise and creativity to solutions that meet community needs.
- We Invest in Our Residents. CSF provides amenities and services to for their wellbeing.

Unique Entity ID (SAM)

Please provide your organization's Unique Entity ID number. This is a specific number used by the federal government to identify your organization. **This is different from a DUNS number, which the federal government no longer uses.**

If you do not have a Unique Entity ID number, you can create an account on SAM.gov and apply for one here (it is free and may take 3-4 days for approval): <https://sam.gov/content/home>

This field is optional as to not stop a qualifying organization from applying. HOWEVER, a Unique Entity ID number will be required if your organization is approved for a grant. Your organization should apply for a number now if it does not yet have one.

Character Limit: 12

EVWJMS3AJ7F5

Annual Operating Budget*

Please provide the amount of your annual operating budget (expenditures only) for your entire organization.

\$1,900,000.00

Amount Requested*

The maximum grant amount is \$500,000.

\$500,000.00

Does the total project cost exceed the amount your organization is requesting?*

Please note: Answering "Yes" will cause additional questions to load later in this application.

Examples

ABC Childcare is seeking funding for a new playground. ABC Childcare is asking PCF to fund \$150,000 for certain equipment, and will seek other funding and donations for the remaining \$20,000 of the playground. ABC Childcare would select "Yes" for this question.

Better Tomorrow, a mental health provider, is looking to expand their counseling center by two rooms to meet increased service demand arising from the pandemic. Better Tomorrow has secured \$25,000 in private

contributions, and wants to request the remaining \$125,000 in this grant. Better Tomorrow would select "Yes" for this question.

DBE Food Pantry is seeking funding a new HVAC unit for their pantry, and is requesting \$40,000 from PCF to cover the entire cost. DBE Food Pantry would select "No" for this question.

No

Rent vs. Own*

Does your organization rent or own the property for which you are proposing modifications?

Rent

Parent Non-Profit/Subsidiaries:*

If your organization has a parent non-profit that has multiple subsidiaries, will multiple subsidiaries be applying in this process?

Example

Better Tomorrow is the parent non-profit of three organizations. Two of those organizations want to apply in this process. Both would select "Yes" on this question.

No

Request Specifics

Pinellas County Priority Areas*

For Round 2 of this funding process, the ARPA Nonprofit Capital Project Fund is prioritizing organizations that offer programming, and whose capital purchase is related to, the following areas:

- Individuals with Disabilities
- Food Security
- Specialized Healthcare
 - Mental Health
 - Dental Care
 - Substance Use Disorders
- Housing

Not offering programming in these areas does not disqualify you from applying. However, this prioritization will result in 10 bonus points being awarded to eligible requests when scored.

Does your organization and its proposed capital purchase fit into one of these areas?

Yes

Programming Background*

Please describe the programming your organization offers to the community and the length of time it has been doing so. What does your organization **do** and **how long** has it been doing it?

If you have indicated above that your programming and proposed purchase fit into the priority areas for this funding round, please be sure to describe the relevant programming.

The Foundation (CSF) owns and manages 187 affordable housing units to low-to moderate income tenants throughout Pinellas County; serves as a community resource for referral and housing assistance and supports underserved communities in finding solutions to community needs through projects that enhance the living environment of residents. Since 1998, when CSF moved its headquarters office to 925 Lakeview Road-located in the Lake Belleview Neighborhood Revitalization Strategy Area, (LBNRSA) the Foundation has strived to achieve coordinated impact with partner organizations for the betterment of this neighborhood and its residents. The proposed 1901 Project is designed to preserve the Plumb House, located on Lake Belleview for use by its community as resource center and a hub for arts and culture programming. The Foundation's reach in this neighborhood includes:

- 1.CSF's properties in the Lake Belleview Neighborhood Revitalization Strategy Area include Foundation Village- 28 units; Foundation Oaks- 6 units; 1544 South Myrtle- 8 units; 1564 Scranton Ave- 4 units and 1537 Myrtle- 3 units. These units are home to up to 232 residents most vulnerable to homelessness; 100% of the residents are low- to moderate-income families.
- 2.CSF is the lead architect for the Restore Lake Belleview Campaign; coordinated the gathering of 600 petition signatures and generated a network of advocates representing 25 local businesses and organizations to preserve a 30-acre spring fed lake that serves as a sanctuary for neighbors and guests.
- 3.CSF is a Going Home Clearwater Inc. founding member of a coalition comprised of seven (7) nonprofit organizations devoted to reducing homelessness; three properties in Lake Belleview Neighborhood are dedicated to the homeless, and
4. Adopt Belmont Park. In November 2020, CSF partnered with the City of Clearwater to adopt Belmont Park to advocate for its neighbors' priorities; a \$500,000.00 renovation completed in May 2022 has transformed the area.

Community Need*

Please describe the community need that exists for your programming. If you are able to cite quantitative, local data, that will strengthen your proposal.

The pandemic reminded us that far too many Americans, disproportionately low-income people and people of color, lack the essential components of healthy communities. Where you live determines your health and well-being. According to recent to 2020 census data, the LBNRSA in which the 1901 Project resides is comprised of 75% low to moderate income families; 42% live below the poverty level compared to the city rate of 19%.

The heart of the neighborhood is Lake Belleview, a 30-acre lake that became a sanctuary for neighbors seeking refuge from the COVID-19 pandemic. The Plumb House, one of Clearwater's oldest heritage homes, located on the northeast side of the Lake, is uninhabitable and in disrepair. Once a resource for the county and the Clearwater Historical Society to share history, it is now an opportunity to be the CSF's office as a resource center for housing referrals and assistance, and a hub destination for diverse cultural events and meetings that meet its community's' need to sustain healthy daily living through diverse activities.

The 1901 Project creates a destination for group meetings and preserves a county treasure to better the community for the long term. Recovery and resilience during the COVID crisis and future public health epidemics will improve with infrastructure and intentional designs to leverage community assets. In partnership with the resident-led Lake Belleview Neighborhood Association, which brings crucial local

knowledge to inform decisions, the 1901 Project will facilitate creating a community environment that promotes safety, dignity and healthy wellbeing to affect economic mobility, goals that will only be attained through a strengthened public sector. With support from the Clearwater Historical Society, we will seek to the obtain the Plumb House's placement on the U.S. National Register of Historical Places.

Negative Economic Impact*

The following question is the keystone of a strong application in this process. If your organization cannot demonstrate a negative economic impact from the pandemic, your application will not qualify for committee review. If you are uncertain about what constitutes negative economic impact or how to demonstrate it, please contact PCF staff for technical assistance.

The more quantifiable your negative economic impact is, whether it be fiscal losses/pressures or increased service demand, the stronger your answer will be. Use numbers whenever possible. The more specific your evidence, the better.

Describe your organization's negative economic impact arising from the COVID-19 pandemic. Examples could include:

- A reduction in revenue from 2019 to 2020
- Inflationary pressures
- Increases in demand for services that have not been compensated for through new revenue
- The use of reserves for unbudgeted expenses since the onset of the pandemic, and such use of reserves has prevented the purchase of capital assets
- A need for capital assets to offset community need for which your organization does not have the resources to purchase due to the negative economic harm from the pandemic
- A need for additional capital assets to adapt operations to accommodate health and safety guidelines by the CDC
- Growth in restricted pandemic-related revenue that does not permit capital asset acquisition

The negative impact of COVID-19 impacted fundraising activities, with the annual charity golf event cancelled. Additionally, annual community events that build donor relations were cancelled; this included the Community Dinner, Holiday Celebration and bi-annual neighborhood cleanups.

Financial exposure associated with lost cash flow from rental income of \$172,411.00 during fiscal years 2019-2022 combined with the inability to: fundraise, procure volunteers and the increased services that required the Foundation to extend its operations into weekends to access low-income residents in its properties to receive technical assistance and obtain COVID-19 related funds that offset loss of income from their work shutdowns.

Generating rent revenue to offset inflationary costs resulting from COVID-19, such as increased construction materials and insurance rates would require a dramatic increase in rent for tenants. CSF means being one of Pinellas County's permanent affordable housing options and providing housing at 40% below market rental rates is our mission: increasing rents to pay for community projects is not an option.

The cost of construction materials normally increases annually due to inflation (an issue that contractors faced even prior to the pandemic). However, the inflation that accompanied the pandemic has been significantly different and has largely impacted construction costs. The U.S. construction industry is heavily dependent on foreign construction materials. Because COVID-19 is a global pandemic, it caused closures and

delays at international factories that produce these materials. As a result, the supply of construction materials dramatically decreased in the U.S, and what remained became much more expensive. According to the Associated General Contractors (AGC), bid prices and input costs have increased by 0.5% and 12.8% respectively since the onset of the pandemic.

To date we have seen the following negative impacts of COVID-19 to renovate housing projects: slowdown of construction projects caused by increasing labor and materials shortages creating risk of cost overruns; staff challenges in traveling to and supporting construction sites while maintaining personal health safety; unique challenges in maintaining safe space and “distancing” at occupied rehab sites; inability of building department and lender/investor/funder inspectors to get to construction sites to inspect projects and approve requisitions; huge stress on property management and resident services staff to meet resident needs and manage/maintain properties while also observing shelter-in-place and other personal health safety measures.

Negative Economic Impact - Uploads

You have the option to upload supporting documentation regarding negative economic impact. However, please limit your upload to no more than five pages. Word, Excel, JPG and PDF files are accepted.

ARPA Grant COVID-19 Impact on CSF rental cash flow.pdf

Pandemic Relief Funding*

Please describe all government pandemic relief funding your organization has received since the onset of the pandemic (March 2020). This includes but is not limited to the Pinellas CARES Nonprofit Partnership Fund, other ARPA funding, PPP (Paycheck Protection Program), and Community Block Development Grants specifically targeting COVID-19 relief.

Explain why or how this pandemic-relief funding has not alleviated the negative economic impact you have described above. Potential reasons include expiration dates on certain funding, inflationary pressures, restrictions prohibiting capital expenditures, or the funding simply not being enough to remedy the harm you've indicated above. **The more concrete your numbers, the better.**

If you have not received government relief funding for your organization since the onset of the pandemic, write "No pandemic relief funding received" below.

We received 2 PPP Loans based on the staff payroll;

Loan 1 Number 68170173-04 in the amount of \$81,035.00 to solely pay 6 fulltime staff that remained on the job for the entire pandemic period. Period of use: 5-2020-9-2020,and

Loan 2 Number 89086984-08 in the amount of \$81,035.00; funds were applied to payroll from 2-2021 to 8-2021.

Proposal Description*

The American Rescue Plan Act requires a request that is reasonable and proportional to the level of negative economic impact your organization experienced. This means the request you describe below should not be greater than the economic harm your organization has suffered.

Please describe your project proposal and address the following:

- What project will be undertaken with these funds?
- What is the estimated lifespan of the project/property improvement?
- How does it address the negative economic harm you described in the previous question?

1. Originally the Plumb House was built in 1896 as a paint store with apartments upstairs, to coincide with the construction of the Hotel Belleview and the Belleair Community by Henry Plant. The 1901 Project title pays homage to the time, 1901, when the structure was converted into a single-family home by Ralph and Florence Plumb. The 1901 Project investments in both physical and civic infrastructure to create more available property for services and ensures people of color have equitable access to a neighborhood with good community assets. The Plumb House moved to Lake Belleview in December of 1983 and attained historical landmark status as a historical house with the Department of State, Division of Archives, History and Records Management of the State of Florida Master Site. To facilitate the restoration of the Plumb House in compliance with its Historical Status, the Foundation will partner with the Clearwater Historical Society, the City of Clearwater Recreation Department and consult with Pinellas County staff at Heritage Village and Planning Department. With repairs and renovations, we will protect the heritage value by making the house safer, more stable and increasing its lifespan. The heritage value of a historic place is embodied in its character-defining materials, forms, location, spatial configurations, uses and cultural associations or meanings. They must be lasting and maintain ongoing appreciation, teach us about the past and the cultures that came before, help create community identity, and provide connections between the past, present, and future.

2. This infrastructure investment will preserve a historical home with a priority for household weatherization, energy efficiency, and other critical infrastructure that will withstand our changing climate. By ensuring that infrastructure design and construction accounts for climate risk, we envision the Plumb House to be vibrant for another 100 years as a centerpiece for Pinellas County residents and visitors, and the Lake Belleview community.

3. Funding will restore the Plumb House, facilitate access to a resource center for housing, financial and human services assistance for low-wealth families, and contribute to the health and wellness of County residents by supporting arts and cultural programming.

Number Served*

How many people will directly benefit from this capital purchase annually?

6668

Unduplicated vs. Duplicated*

Is the number indicated above duplicated or unduplicated?

Duplicated: A client is counted each time they access services

Unduplicated: A client is counted once, regardless of the number of times they access services

Example: ABC Food Bank operates two mobile food pantries, one in Clearwater and one in St. Petersburg. Taylor, a Pinellas County resident, goes to both food pantries. If ABC Food Bank counts Taylor's visit TWICE, it is **duplicated**. If ABC Food Bank counts Taylor's visit ONCE, it is **unduplicated**.

Unduplicated

Other (Explanation Required)*

If you selected "Other" in the previous question, please explain how your organization determined the number of clients that will benefit from the proposed capital project.

N/A

Organizational Sustainability*

How does this project contribute to the long-term sustainability of your organization and the work it does? That is, what impact will this project have on your organization and/or its clients over the long-term?

Examples include increased service capacity, reduced cost of delivering services over time, higher-quality or more equitable service delivery, and increased lifespan/quality of property.

Quantifiable numbers will strengthen your answer.

Purchasing its first Pinellas County multi-family rental property for low-income residents in 1985; CSF's sustainable outreach serves a broad range of households, including families, seniors, and persons with disabilities.

Values: These core values support and inform the pursuit to sustain our mission:

- **Service:** We serve a broad range of people; our focus is the 696 low- and moderate-income households who may not have access to decent, safe and healthy housing. We invest in energy efficient and environmentally sustainable buildings not only to reduce operating costs, but because it's the responsible thing to do.
- **Partnership:** We believe in the value of partnership with residents, neighbors, development partners, public agencies, funders and other stakeholders. We engage St. Vincent DePaul Cares staff to coordinate housing opportunities for U.S. Veterans and Clearwater Going Home Inc. coalition to provide housing for homeless citizens, and City staff to coordinate outreach to families,
- **Stewardship:** We are long-term owners and operators of our communities, and so we insist on being financially, physically and environmentally sustainable over a long-time horizon with a CPA consultant and our Board of Trustees which sets the direction and standard for everything we do.
- **Diversity & Inclusion:** We believe a diverse and inclusive team is a stronger, smarter team, and we actively promote diversity and meaningful inclusion of different perspectives among our board, our staff, our partners. The Clearwater United project in partnership with City of Clearwater Police Department and Hispanic owned business leaders to promote diversity.

Project Specifics

Permits*

Please describe any permits necessary for the successful completion of this proposed project. Be sure to include any permits already obtained or in progress, and/or what the timeline is to acquire permits.

City of Clearwater Planning and Economic Development Department will coordinate with the project contractor to manage the permit process as needed to preserve the Plumb House. It is undetermined if new permits will be required to preserve and restore existing infrastructure.

Plan Set*

Do you have a plan set for this project?

A plan set refers to the "batch" of plans, drawings, prints, files, etc., that you receive from an architect that explains what needs to be built, how, and where. **Not all qualifying projects in this process require a plan set.**

If you answer Yes, you should upload the Plan Set in the question below.

No

Plan Set Upload

If you answered "Yes" above, please upload the Plan Set here. If you have trouble with file size limitations, please reach out to Rose Cervantes at rcervantes@pinellascf.org. If you have any narrative to accompany the plan set, you may write it below.

PDF files are permitted.

ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf
Please see attached action plan that will be used to create a gant chart.

Construction Schedule/Timeline*

Given a spending deadline of December 31, 2026, give a detailed and **realistic construction schedule**/timeline as to how this large capital project will be executed and completed. If there are phases to this project, indicate so in the narrative below. If you specified that permits were needed for this project above, ensure you include the acquisition time in the schedule.

Please include the following:

- 1. How the timeline/schedule was developed, and by whom.**
- 2. Timeline of planning and execution. Please include start and end dates by month and year. For example, April 2023 - June 2023.**

Example:

Better Tomorrow is proposing the expansion of their counseling center. This requires a 2-month planning phase, one month to obtain all necessary permits, and four months to build. Better Tomorrow would list each phase, a brief description of what takes place in each phase, and an estimated start and completion date for each phase, and an explanation of how the schedule was developed.

Rather than operate as a separate entity, CSF prefers to approach its service outreach by leveraging established community-wide support. CSF has partnered with D-MAR Construction, a full-service construction firm located at 1453 S. Martin Luther King Jr. Avenue, Clearwater FL 33756, which is located in the Lake Belleview Neighborhood Revitalization Strategy Area, Census Tract 258.00 directly across the street from the Plumb House in Ed Wright Park. Its owner, Doreen Caudell, former City of Clearwater City Councilmember and past member of the Clearwater Planning and Review Committee, and her husband Andy

Caudell, currently a member of the Clearwater Planning Review Committee is contributing their time, talents and treasure to complete a conditions assessment (architectural), restoration recommendations and estimated budget costs. Their passion for the Lake Belleview neighborhood, preexisting relationship with the Community Service Foundation and the Clearwater Historical Society, and expertise with housing construction were criteria that determined selecting D- Mar Construction as the general contractor for the 1901 Project. D-Mar has contributed their time, talent, testimony, and ties to support the initial phases of the 1901 Project to include designing a site plan: attending the Clearwater Building Plan Review Committee meeting as a 1901 Project representative to give guidance and facilitate the permitting process. (Attendees included the Building Division; Economic Development; Engineering; Environmental; Stormwater; Traffic; Utilities Parks and Recreation and Planning/Zoning) and completed a Plumb House conditions assessment and estimated budget.

The project estimated timeline is for the exterior of the Plumb House to be renovated first to limit further blight and secure the building from vandals. It is estimated that the exterior renovations of the Plumb House will take approximately 5 months to complete. The goal is to restore to original condition and qualify for National Historical Building Status. If the grant is approved in October, construction would start immediately and conclude March which is an ideal time to coordinate building with traditional weather patterns.

The interior of the house is expected to be the final phase of the preservation project and will take approximately 3 months. This timeline has been developed by the D-Mar Construction LLC. and would begin in April and conclude by June prior to the Florida hurricane and rainy season.

Team Leadership*

Please describe the following:

1. The team and leaders that will be overseeing this proposed project.
2. Their relationship to your organization
3. Their role in this project
4. Whether or not they have overseen similar projects

The team leaders include:

D-Mar Construction and Development Inc., which is physically is located in the Lake Belleview Neighborhood Revitalization Strategy Area, directly across the street from the Plumb House and Ed Wright Park. The CSF and D-Mar partnered to advocate for a variety of neighborhood projects. D-Mar owner Doreen Caudell (owner) and husband Andy contributed supported the initial phases of the 1901 Project to include designing a site plan; attending the Clearwater Building Plan Review Committee meeting as a 1901 Project representative to give guidance and facilitate the approval process. Their passion for the Lake Belleview neighborhood, preexisting relationship with the CSF and the Clearwater Historical Society, and expertise in construction were criteria that determined selecting D- Mar Construction as the general contractor.

Clearwater Historical Society, President Allison Dolan- Expertise in preservation criteria for U.S. National Register of Historical Places and as President of the Society, Allison has expertise with contracts and obligations authorized by their Board, Artifacts and Documents, Museum, Historical Research and Strategic Planning. The purpose of the Society aligns with this project as it preserves of the history of Clearwater, Florida, and the Greater Clearwater area. And the Society will serve as the unifying body for historical organizations by providing services to other educational institutions. The Society also will provide historical education to its members and the public through educational, cultural, social programs and projects such as the 1901 Project. The Society is committed to maintaining and preserving properties and structures as deemed appropriate and approved by their Board of Directors; its letter of support is included in this application.

Community Service Foundation, Ed Thiebe, Executive Director- Serves as the Foundation's lead administrator for community outreach; the President of the Clearwater Going Home Inc. to reduce homelessness and led efforts for the Tieman Village restoration project (converted 3 properties for the homeless housing in the Lake Belleview neighborhood); Treasurer and Past Secretary of the Lake Belleview Neighborhood Association; lead advocate for the Restore Lake Belleview Campaign and Liaison with City of Clearwater Community Police Department and Recreation Department. Responsible of the Foundations renovation and preservation of 70 properties in Pinellas County.

Geographic Impact and Priority Populations

The ARPA Nonprofit Capital Project Fund seeks to offset the negative economic impact Pinellas nonprofits faced due to the COVID-19 pandemic. Organizations who serve disproportionately impacted communities will be considered as serving a priority population. There are several ways to determine if your clients were disproportionately impacted.

Examples of disproportionately impacted communities include those who meet at least one of the following descriptions:

- Low- and moderate-income household and communities
- Households that qualify for federal assistance programs, such as SNAP and TANF
- Historically marginalized communities (BIPOC communities, persons with disabilities, LGBTQ+, religious minorities, and other communities that fit in the Equity definition provided on the ARPA website and application)
- Organization located or serve households within a Qualified Census Tract (QCTs)
 - Defined by U.S. Department of Housing and Urban Development (HUD)
 - To assess if your organization serves or is headquartered in a QCT, use this link. In the top right-hand corner, choose the state of Florida and Pinellas County. Then on the left-hand side of the screen, click the box next to “Color QCT Qualified Tracts.” The QCT zones are denoted in purple. You can also map your address by adding it into the address box at the top to see if your location is inside the zones.

Benefits and Geography of Project*

Please describe how the communities/clients that will benefit from this capital purchase, and how they were disproportionately impacted by the pandemic according to the examples above.

To bridge from recovery to equity, due to COVID-19 disproportionately impacting low-wealth citizens, we are seeking long-term transformative impacts by recognizing that threats, risks, and trauma are daily conditions experienced in low-income communities and communities of color and deploying resources in a manner that address the underlying conditions that perpetuate disadvantage i.e., a healthy, safe community.

The ARPA Grant resources and the 1901 Project create a rare and important opportunity to build community power and increase trust and belonging through inclusive processes. Being a nonprofit- grassroots community-based organization means that CSF serves, employs, organizes, and advocates for underserved residents. We have the trust, knowledge, skills, and relationships needed to meet the needs of residents who are often neglected and harmed by other institutions. They will be critical to delivering an equitable recovery,

and to ensuring residents who lack money and power can actively participate in shaping the future of their neighborhood and community.

In partnership with the Lake Belleview Neighborhood Association and neighbors, we will design cultural activities and meetings to help elevate their health and wellness. And, provide a needed service as a resource center for referral, and financial and social services assistance programs. Because where you live determines your health and well-being, the 1901 Project targets its services to low- to moderate income families most vulnerable to the pandemic and recovery. The 1901 Project will directly impact residents in Census Tracts 258.00 and 259.00; 6,668 residents live the LBNRSA and 44% live below the poverty level; 62% are considered low-to moderate income.

Please the Other supplement and on the grant final page to review specific LBNRSA demographics.

Headquarters Location*

Please provide your organization's headquarters address as it appears on your Sunbiz account. To check your registration with Sunbiz, you may search their database.

925 Lakeview Road, Clearwater Florida 33756

Project Location*

Please provide the address or intersection where the property being modified is.

1380 Soth Martin Luther Kind Jr Ave, Clearwater Florida 33756

Rented Property

You have indicated that the property involved in this proposal is rented. Please answer the questions below.

Tenant Responsibility*

Please explain how your organization is responsible for modifying the building despite being rented. Be sure to describe the length of your organization's lease and to indicate whether or not you have obtained permission from the landlord for the proposed project.

Per the completed Revocable sub-license agreement Plumb House entered on June 23, 2022, by and between the Clearwater Historical Society, the Community Service Foundation and the City of Clearwater, Florida, collectively as "parties". The Parties agree the purpose of the agreement is to continue to provide a location for the historical house "Plumb House" in Ed C. Wright Park.

The term of the agreement shall be for a period of 5 years which begins July 1 and ends on June 30, 2027. The Parties may extend the Agreement for an additional five (5) years if mutually agreed upon writing. At its expense, CSF agrees to maintain the house in a safe and sanitary condition in conformance with all applicable laws, and to continue to keep the house restored as nearly as possible to its original condition.

At its expense, CSF shall provide all landscaping in the immediate vicinity of the house. The house, its fixture and all other permanent improvement made by CSF at Ed C. Wright Park shall become the property of the

City of Clearwater upon termination of this agreement. A copy of the agreement is uploaded with this application.

Landlord*

Please enter the name and address of the property owner/landlord.

Clearwater Historical Society Inc. P.O. Box 175, Clearwater FL,33757

Lease Upload*

Please upload the executed lease you currently have with your landlord. If there are any important circumstances to note, use the text box below.

ARPA Grant Attachment.pdf

Since 1983, the Plumb House has been located on real property owned by the City known as Ed C. Wright Park pursuant to various revocable license agreements between the Clearwater Historical Society and the City of Clearwater and recently renewed with a term of July 1, 2022, to June 30, 2037.

The City of Clearwater, the Clearwater Historical Society and the Community Service Foundation completed a revocable Plumb House sub-license agreement with the term of July 1, 2022, to June 30, 2027, to include a 5-year extension option. Per the license and sub-license agreements, the house will be maintained in a safe and sanitary condition and will be restored as nearly as possible to its original condition.

Community Connection

PCF understands the value of authentic and diverse representation in philanthropy and in Pinellas County. To this end, we ask demographic and representation questions to gauge the human impact your organization has on the communities you serve.

PCF has generalized the demographic data questions more than it has in other processes because of the public nature of this process. PCF understands that identity disclosure can be a sensitive matter and wants to respect your organization's board and staff. If your organization feels comfortable sharing more detailed demographic information, it may do so in the "Community Representation and Connection" section.

Community Representation and Connection*

Describe how your organization is representative of, or has authentic connections to, the community your proposal seeks to serve. You can list other community-based organizations that work on programming with you and/or list examples of your work within this community.

If your staff, board, executive leadership, or long-term volunteers have personal identities or experiences that allow for a meaningful connection with your clients, please feel free to describe this connection below. When possible, please use internal data or specific details to describe how your organization is representative and connected to the communities you serve.

The Foundation is a nonprofit, grassroots community-based organization that serves, employs, organizes, and advocates for underserved residents. The Executive Director serves as the Lake Belleview Neighborhood Association Board Treasure and Past Secretary and serves as the Going Home Clearwater Inc. Board President. The CSF Board of Trustees represent a variety of Pinellas County businesses and organizations in Pinellas County. The Foundation is actively engaged with the City of Clearwater Police Department, the Clearwater Marine Aquarium, the City of Clearwater Recreation Department, City of Clearwater Economic Development Department, City of Clearwater Code Enforcement Division to address blight and safety for Lake Belleview Neighborhood residents. A Foundation housing initiative named Team Veterans provides transitional housing in Pinellas County properties for U.S. veterans and their families, is supported by St. Vincent De Paul Cares and the Veterans Administration. And Project 1901 will enable CSF to partner with the Clearwater Historical Society.

During COVID-19 the Foundation played a crucial role in extending its operational hours to weekends, to deliver needed rental assistance services for its residents and administering public health care kits. Being built for perpetuity, the Foundation provided assurance; it has the trust, knowledge, skills, and relationships needed to meet the needs of residents who are most vulnerable to the pandemic. They will be critical to delivering an equitable recovery, and to ensuring residents who lack money and power can actively participate in shaping the future of their neighborhood and communities.

Board Membership*

Do your board members consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

BIPOC
LGBTQ+

Executive Level Leadership Team*

Does your executive leadership team consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disabled

LGBTQ+

CEO/Executive Director*

Does your CEO/Executive Director consider themselves a member of one or more of the following populations?

- BIPOC defined as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color
- LGBTQ+ (Lesbian, Gay, Bisexual, Transgender, Queer+)
- Neurodiverse/physically disable

None of the above

Financial Overview

BIDS MUST BE DATED JULY 5, 2023 OR LATER.

- The file attached below should contain current, verifiable bids, estimates, or price lists [from your potential vendor(s)]. *Please ensure there is a date noted on the bid or some annotation as to when when you obtained these estimates/bids.*
- If your project costs LESS than \$75,000, you must upload TWO verifiable bids or estimates for the proposed project.
- If your project is EQUAL TO or MORE THAN \$75,000, you must upload THREE verifiable bids or estimates for your proposed project.
- If you have already selected a contractor for this process and do not have multiple bids to upload, please ensure you answer the narrative questions below thoroughly.

Bid/Estimate #1*

PDF files are accepted.

ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf

Bid/Estimate #2

PDF files are accepted.

Bid/Estimate #3

PDF files are accepted.

Selected Contractor*

If you have not yet selected a contractor and have uploaded multiple bids above, please write N/A below or you will not be able to submit your application.

If your organization has already selected a contractor for this proposed capital project, please describe the process through which this contractor was chosen, and be sure to answer:

1. Was there a competitive bid process? That is, were multiple bids collected in order to evaluate multiple contractors? Describe this process (names of contractors, number of bids collected, prices, and why the contractor was chosen).
2. What personnel members at your organization selected the contractor?

3. Has a contract been executed with this contractor? **If yes, upload the contract here. If no, please describe the status of contract.**

If a contractor has already been selected AND a competitive bidding process was not used, the project will lose points.

ARPA D-Mar Construction 1901 Project General Contractor.pdf

The CSF Board of Trustees reviewed and approved the draft license agreement in May 2022 with the City of Clearwater and the Clearwater Historical Society

CSF met at the Plumb House with Pinellas County experts in historical restoration to review and assess the project scope to include the Director, Pinellas County Park and Conservation Resources, the Operations Manager of the Heritage Village.

CSF reviewed project planning with Paul Palmer, Renker, Eich, Parks, Architects and expert in historic residential property restoration.

CSF met with the Clearwater Historical Society to review the property prior to the lease agreement completion and to discuss project scope.

CSF and City of Clearwater and Historical Society completed a Plumb House license agreement June 2022.

CSF met with D-Mar Construction owners to review project; conduct a historic conditions assessment, design a site plan and estimated budget.

CSF, the Historical Society and D-Mar Construction met with the City of Clearwater Building Review Committee August 17.

D-Mar Construction and Development Inc. is located in the LBNRSA, directly across the street from the Plumb House and Ed Wright Park. The CSF and D-Mar partnered to advocate for a variety of neighborhood projects. D-Mar has contributed to support the initial phases of the 1901 Project to include designing a site plan; attending the Clearwater Building Plan Review Committee meeting as a 1901 Project representative to give guidance and facilitate the approval process. Their passion for the Lake Belleview neighborhood, preexisting relationship with the CSF and the Clearwater Historical Society, and expertise were criteria that determined selecting D- Mar Construction as the general contractor.

Minority/Woman-Owned Business

Is your selected contractor, or the bid you are going to choose if funded, one of the following:

- Small-business enterprise (SBE)
- Disadvantaged business enterprise (DBE)
- Minority and/or woman-owned business (MWBE)

Yes

Related Parties*

Are any of the contractors/vendors that have provided bids/estimates a related party to your organization?

Examples of Related Parties

- A board member that owns the contracting company that provided a bid
- The relative of a director, officer, or executive team member owns a company that provided an estimate
- The CEO of the applying organization has a financial interest in the construction company providing a bid

If yes, identify the vendor and describe the relationship.

If no, write "No related parties below."

No related parties below.

Budget Detail*

Please upload a clear, easily readable budget that breaks out costs for this proposed project. Ensure that it is clear what portion would be paid for through this grant funding and what would be paid for from other sources. **Be sure that the budget includes 10-20% for contingencies and any costs related to performance and payment bonds for construction projects.**

If you are going to request the permitted indirect cost of up to 5%, please be sure this is represented in your budget.

An example budget is available here.

If you have additional notes to add to your budget summary, you may do so in the text box below.

PDF and Excel files are allowed.

ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf
Estimated Budget to restore and preserve a historical building, the Plumb House.

Total Interior Space Square feet 2350

Site Work

Concrete Paving for Handicap Parking \$10,000

Building Repair and Preservation

Architect/engineer master plan \$25,000

Permit \$10,000

Air Condition System \$30,000

Electrical rewire/panel \$75,000

Insulation- wall, floor, ceiling \$30,000

Plumbing \$15,000

Porch repair ramp/rails \$25,000

Repair Built-in \$20,000

Roof \$45,000

Paint in and out \$35,000

Chimney restoration \$10,000

Windows (24 @ \$2,500 each) \$40,000

Siding	\$50,000
Interior Beam install	\$20,000
Interior floor leveling	\$20,000
Crawl space skirting	\$10,000
Contingency 8%	\$33,000

Total	\$500,000

Other Funding Sources*

Please describe any other funding that your organization has applied for or obtained for this project. This includes but is not limited to Community Development Block Grants (CDBG), local government grants (including Tourist Development Council funding), foundation grants, and donors (you do not need to disclose donor identities, simply amount raised that is allocated to this project). This includes any matching grants or in-kind contributions you may have obtained.

If none, please explain why no additional funding sources have been pursued.

Please be sure all funding sources below are represented in the "Applicant Match" column in the Budget Summary you have uploaded above.

The grant amount will cover project expenses; CSF and D-Mar Construction LLC will manage the project within the estimated budget.

Changes in Operating Costs*

Please answer this question based on the descriptions below:

- If this project **increases** ongoing operational costs (programmatic, operating maintenance or other costs), how will you compensate for the difference?
- If this project **decreases** ongoing operating costs, how will it do so?
- If this project **does not affect** operating costs, please note so below.

The 1901 Project will increase CSF operational costs which will be paid through its operating budget. The 1901 Project sustainability business plan includes soliciting private donors and vendors to sponsor cultural events and festivals for the betterment of the community. The office relocation to the Plumb House will enable CSF to rent its current office to generate revenue and offset operating costs at the Plumb House.

Fund Management Capacity*

Please describe your organization's capacity to manage these potential ARPA funds in terms of fiscal management and financial infrastructure.

This includes, but is not limited to, the use of accounting software that can track a general ledger and multiple accounts and the ability to work on a reimbursement-basis.

The inability to handle a reimbursement-based grant does not disqualify your organization from applying.

CSF employs a full-time accountant and part-time Certified Public Accountant to complement a full time Asset Manager position. CSF uses Yardi Property Management accounting software to manage fiscal reporting. Trustees receive quarterly financial reports and the Board Treasurer, a CPA, reviews monthly financial reports, Annual audit reports are conducted by the firm of Carr, Riggs and Ingram LLC. The Executive Director reviews all payments with corresponding documentation prior to signing checks.

Corrective and Investigative Action/Grant Recall*

In the past three (3) years, has your organization had any of the following occur:

1. Been under legal investigation by a local, state, or federal institution?
2. Been placed on a corrective action plan by a funder?
3. Had grant funding recalled by a funder?

If yes, please describe the investigation, corrective action plan and/or grant recall, and the current status of such incidents. If no, write "N/A"

No

Organization Documentation

Please reach out to PCF staff if you have trouble uploading the files below. We are able to assist with file conversion and file compression.

Organization Budget*

Please upload your most recent, board-approved organizational budget for this fiscal year. PDF and Excel documents are accepted.

Operating Budget 2022-2023.pdf

Board of Directors List*

Please upload a current list of members of your organization's Board of Directors. Excel, Word, and PDF formats are acceptable.

Board of Trustees Roster 2023.pdf

IRS Form 990*

Please upload a PDF copy of your most recently submitted IRS Form 990.

If Form 990 from your most recent fiscal year is delayed or you have received an extension, please explain in the text space below. You may also explain if you don't have a Form 990 due to organization type. You should still upload the most recent publicly available 990.

If you file a Form 990-EZ and do not have anything to attach, please note so below.

Community Service Foundation Inc_Year End 2022.pdf

Most Recent Financial Statements

Upload a PDF version of your most recent financial statements. If you have audited financial statements, please upload the most recently conducted audit. If you do not have a recent audit, please explain why.

Audit 2020.pdf

Insurance

Evidence of Insurance Coverage*

Grantees of the ARPA Nonprofit Capital Project Fund will be required to maintain appropriate insurance related to your operations and this project. PCF will determine whether this coverage is appropriate.

Please upload evidence of insurance.

If your organization does not have evidence of insurance coverage, please provide an explanation as to why.

Commercial General Insurance 23-24.pdf

Insurance Requirement*

If you are awarded a contract from the ARPA Nonprofit Capital Project Fund, you will be required to list Pinellas Community Foundation as an additional insured through your general liability insurance or other appropriate coverages for the duration of the contract. If you would like to check with your insurance carrier on how to do this, here is the information about PCF you will need:

Pinellas Community Foundation
17755 US Highway 19 N
Suite 150
Clearwater, FL 33764
727-531-0058

Please check the box below to indicate that you understand and will be able to comply with this requirement if you are awarded a contract.

PCF will not ask for a certificate naming us as additional insured until the contracting stage.

Yes, I understand and will comply with this requirement if awarded a contract.

Post-Grant Requirements

Reporting Requirements Acknowledgment*

Grantees will be required to submit a pre-award agreement within two weeks of receiving an award notice. In addition, grantees will be required to submit monthly expenditure reports until their project is completed and their contract is closed out.

Financial information justifying all expenditures will also need to be provided. This includes but is not limited to:

- Invoices
- Canceled checks
- Credit card statements, along with a record of paying the credit card.

If you have any questions, please contact Rose Cervantes, ARPA Program Officer at rcervantes@pinellascf.org.

Yes, I agree to submit this grant agreement and impact report within the specified timeframes.

Additional Information

Additional Upload

If you have something to share, you can upload it here in PDF format.

ARPA Lake Belleview Revitalization Strategy Area Data 2.0.pdf

Anything else to share?

Is there anything else that you would like Pinellas Community Foundation to know or other information your organization would like to share that isn't addressed elsewhere in this application?

Where you live determines your health, well-being, and economic success. From safe drinking water and stable housing to safe parks, clean air, and quality schools it is clear that controlling the spread and withstanding the impact of a deadly virus is only possible when people's most basic human needs are being met. The pandemic reminded us that far too many Americans, disproportionately low-income people lack the essential components of healthy communities.

Thank you for your consideration.

File Attachment Summary

Applicant File Uploads

- ARPA Grant COVID-19 Impact on CSF rental cash flow.pdf
- ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf
- ARPA Grant Attachment.pdf
- ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf
- ARPA D-Mar Construction 1901 Project General Contractor.pdf
- ARPA Plumb House Plan and Budget Per Contractor D-MAR.pdf
- Operating Budget 2022-2023.pdf
- Board of Trustees Roster 2023.pdf
- Community Service Foundation Inc_Year End 2022.pdf
- Audit 2020.pdf
- Commercial General Insurance 23-24.pdf
- ARPA Lake Bellevue Revitalization Strategy Area Data 2.0.pdf



COMMUNITY SERVICE FOUNDATION, INC

“Creating Community”

Due to the pandemic CSF loss rental income for three years is currently at \$172,411.00. As we continue to work with our residents on acquiring financial aid, the loss of rental income keeps growing. We average around eleven families each year.

2019-2020 Loss Rental Income only \$41,145.00
2020-2021 Loss Rental Income only - \$52,547.00
2021-2022 Loss Rental Income only \$78,719.06

925 Lakeview Road · Clearwater, FL 33756-3420 · Phone: (727) 461-0618
mail@csfhome.org · www.csfhome.org



September 9th, 2023

1453 S. MLK, Jr. Avenue
Clearwater, Florida 33756

T. 727-461-4760
F. 727-442-0752

www.D-Mar.com

FL CGC1512963
FL CGC1504222
FL CGC037589
FL CAC1820370
SC CG 6115169
NC CGC81048
AZ ROC 3222345
NV 0088246
NV ROC 327047
CA CGC1070371

FL DOT DBE Certified
AZ DOT DBE Certified

Plumb House

Overview

Exterior inspection of house shows much of the siding will have to be attended too. All the corner trim and facial must be replaced. The siding is a particular profile not available any longer. It will be necessary to find someplace to re-create the same profile.

Eventually the house will have to be strip all the paint, this will require an inspection for lead paint.

The roof will have to be replaced we should go back with a metal roof of some type 5V crimp would probably be the roof of choice

On preliminary inspection it appears that about 30% to 50% of the floor joists will have to be reinforced.

The Floor joist for the second floor seem to have some softness to it specifically over the large room downstairs. Some selective demolition of the second-floor subfloor will need to be done to inspect the floor joist for the second floor to ensure no termite damage. If the floor joists are intact a beam may be added below the floor joists it would be exposed but would look acceptable for the period of the structure.

North Elevation

- Windows and trim needs to be replaced on the second
- Facia and corner trim needs to be replaced
- Downstairs the railing on the porch needs to be replaced and possibly the railing may need to be increased in height to match existing code
- Downstairs seems to be leaning to the east may have to look at that.
- Handicap ramp will have to be rebuilt and increased in width to 44 inches. Call so it has some structural problems anyway
- Much of the decking on the porch needs to be looked at some may need to be replaced
- Some of the floor joists seem to be a little soft on the porch. May require reinforcing



West Elevation

Second floor exterior wall has quite a bit of rot on the siding and is starting to crumble and falling off.

- Windows need to be replaced and window trim needs to be replaced
- Siding has similar problems upstairs
-

South Elevation

- All windows and trim will need to be replaced
- Siding same condition some areas are rotting and crumbling
- The rear porch off the kitchen is a concrete deck should be replaced with wood to match the rest of the structure
- Porch around the fireplace same issues as the front porch railing may be too short
- Rear porch also has some rot and will need some reinforcement for the joist
- Second floor windows replace trim replaced all corner trim placed fascia replaced chimney needs to be repaired and a new chimney cap added

East Elevation

- Window trim and windows need to be replaced
- Siding has rot some will need to be replaced
- Porch decking has rot needs to be inspected for what needs to be replaced
- Porch joist will need to be reinforced in some areas

North Elevation



West Elevation



South Elevation



East Elevation



**Estimated Budget to restore and preserve a historical building,
the Plumb House.**

Total Interior Space Square feet	2350
Site Work	
Concrete Paving for Handicap Parking	\$10,000
Building Repair and Preservation	
Architect/engineer master plan	\$25,000
Permit	\$10,000
Air Condition System	\$30,000
Electrical rewire /panel	\$75,000
Insulation- wall, floor, ceiling	\$30,000
Repairs Built ins	\$20,000
Plumbing	\$15,000
Porch repair ramp/rails	\$25,000
Roof	\$45,000
Paint in and out	\$35,000
Chimney restoration	\$10,000
Windows (24 @ \$2,500 each)	\$40,000
Siding	\$50,000
Interior Beam install	\$20,000
Interior floor leveling	\$20,000
Crawl space skirting	\$10,000
<u>8% Contingency</u>	<u>\$33,000</u>
Total	\$500,000

Lake Belleview Neighborhood Association

To: The ARPA Nonprofit Capital Project Fund-Pinellas Community Foundation Review Team

From: Dagmar Ortiz, President of the Lake Belleview Neighborhood Association Board

Re: Letter of Support for the Community Service Foundation 1901 Project

This is to express our enthusiastic support for the proposed 1901 Project, to restore and preserve the Plumb House. We share the common commitment with the Community Service Foundation to make contemporary use of a heritage family home.

As you may know, the Lake Belleview Neighborhood Association is the lead organization for our community's residents. We are a diverse neighborhood of over 2,400 residents (32% White; 45% Black; 17% Hispanic, 2% Asian and 4% other) and have a history of collaborative programming with the Community Service Foundation. This includes, the Restore Lake Belleview Campaign, the Belmont Park Renovation, the Paint Your Street Project, Annual Gather for Good Appreciation Dinner, the Holiday Celebration, and ongoing cleanup projects to address blight.

Through the 1901 Project, Lake Belleview children and families will experience programs at the Plumb House designed to promote their health and wellness. And, with the Plumb House being preserved, the prospect of it being placed on the National Historic Register is enhanced and will protect this iconic resource for future generations.

On behalf of the Lake Belleview Neighborhood Board of Trustees and our neighbors, I urge your support of this important Community Project. We offer our wholehearted support of the 1901 Project, to restore the Plumb House, without reservation.



CITY OF CLEARWATER

POST OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748
600 CLEVELAND STREET, SUITE 600, CLEARWATER, FL 33755
TELEPHONE (727) 562-4040 FAX (727) 562-4052

CITY MANAGER

September 7, 2022

To whom this may concern:

This is to verify that the applicant (Community Service Foundation) has permission of the owner of record to conduct the proposed 1901 PROJECT, on behalf of the owner's property (Plumb House at 1380 S. Martin Luther King Jr. Avenue, Clearwater, Florida 33756-3420), and that the owner is in concurrence with this application for grant funding.

The 1901 PROJECT will preserve a significant historical heritage home, while promoting the history of Clearwater through serving the public, (specifically the Lake Belleview Neighborhood Revitalization Strategy Area).

Thank you for your consideration.

Sincerely,

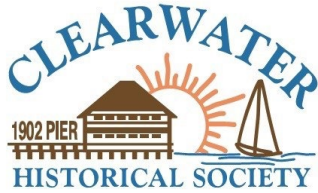
Jon P. Jennings
City Manager

Frank V. Hibbard, Mayor

Mark Bunker, Councilmember
Kathleen Beckman, Councilmember



David Allbritton, Councilmember
Lina Teixeira, Councilmember



To educate, collect, preserve, exhibit and promote the people, culture and events of Clearwater's rich past.

September 5, 2022

To whom this may concern:

This is to verify that the applicant, Community Service Foundation has permission from the Clearwater Historical Society Inc., the owner of record, to conduct the proposed 1901 PROJECT.

On behalf of the Clearwater Historical Society, Inc signed an agreement with the Community Service Foundation for the use of the Plumb House. The Plumb House is a two-story Florida Vernacular wooden home originally built in 1896 and only 1 of 2 surviving in the Central Florida area. The Plumb House served as the hardware store for the Biltmore Hotel and was located in downtown Clearwater near the train station. After the Biltmore was complete the home was bought by C.S. Reynolds to bring his sister from New York to be the first paid teacher in what is now Pinellas County. Pastor Reynolds moved the home to the corner of Lakeview and S Fort Harrison and converted the building into a single-family home in 1901. In 1983 the home was donated to the Clearwater Historical Society after the last Plumb family moved out. The home was moved to the current location and served as our headquarters and house museum until 2015 when the Society moved to the South Ward School to open a larger museum. When we moved out the Plumb House we worked with the neighbors and the Lake Bellview Neighborhood association to make sure the right group would move in and take care of the have services for the neighborhood and Community Services Foundation was a perfect fit.

The 1901 PROJECT will preserve a significant historical heritage home, while promoting the history of Clearwater through serving the public, specifically the Lake Belleview Neighborhood Revitalization Strategy Area.

Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink that reads "Allison Dolan". The signature is written in a cursive style.

Allison Dolan, President
Clearwater Historical Society

Clearwater Historical Society, Inc., PO Box 175, Clearwater, FL 33757 clearwaterhistoricalsociety.org

REVOCABLE SUB-LICENSE AGREEMENT PLUMB HOUSE

23 THIS REVOCABLE SUB-LICENSE AGREEMENT is made and entered into on this day June, 2022, by and between the CLEARWATER HISTORICAL SOCIETY, a non-profit corporation, (hereinafter referred to as "Society" or "Licensee"), COMMUNITY SERVICE FOUNDATION, INC., a non-profit corporation (hereinafter referred to as "CFS" or "Sub-Licensee"), and the CITY OF CLEARWATER, FLORIDA (hereinafter referred to as "City" or "Licensor"), and collectively as "Parties".

WHEREAS, the Society is a non-profit corporation which owns a structure known as the "Plumb House"; and

WHEREAS, the "Plumb House" is an historical landmark which has been listed as an historical house with the Department of State, Division of Archives, History and Records Management on the State of Florida Master Site file; and

WHEREAS, since 1983, the structure has been located on real property owned by the City known as Ed C. Wright Park, pursuant to various revocable license agreements between the Society and City; and

WHEREAS, the Revocable License Agreement between the Society and City (Term: July 1, 2022 to June 30, 2037) (hereinafter referred to as "License Agreement") is incorporated by reference and attached hereto as Exhibit A; and

WHEREAS, the Society desires to enter into a Revocable Sub-License Agreement (hereinafter referred to as "Sub-License Agreement" or "Agreement") with CFS for a term of five (5) years with an option for an additional term of five (5) years;

WHEREAS, pursuant to Section 13 of the License Agreement, the City must consent in writing to this Sub-License Agreement.

NOW, THEREFORE, in consideration of the mutual promises contained herein and other good and valuable consideration, the Parties agree that the above terms, recitals, and representations are true and accurate and are incorporated herein by reference, and the Parties further agree as follows:

1. **Purpose:** The purpose of this Sub-License Agreement is to continue to provide a location for the historical house, "Plumb House" in Ed C. Wright Park. All uses made of the Plumb House shall be in conformance with the deed restrictions contained in the Ed C. Wright Park Deed recorded in Official Records Book 1546, page 521, Public Records of Pinellas County, Florida. as

may be applicable.

The mission of the Community Service Foundation is to support community development and affordable housing services. All uses made by CSF will be consistent with that mission statement.

2. **Term:** The term of this Sub-License Agreement shall be for a period of five (5) years which begins on July 1, 2022 and ends on June 30, 2027. The Parties may extend this Sub-License Agreement for an additional five (5) years under the same terms and conditions if mutually agreed upon writing. The City, at its convenience, may revoke this Sub-License Agreement by giving ninety (90) days written notice.

3. **House Maintenance:** At its expense, CSF agrees to maintain the house in a safe and sanitary condition in conformance with all applicable laws, and to continue to keep the house restored as nearly as possible to its original condition.

4. **Public Access:** CSF shall make the Plumb House available to the general public for tours on a semi-monthly basis in accordance with a schedule to be established by CSF. Additionally, CSF shall have individuals available at said tours to discuss the history of the Plumb House and the history of the City with those members of the general public desiring such information.

Prior to the Plumb House being available to the general public for access, CSF, at its expense, agrees to repair and restore the Plumb House to a safe and sanitary condition and in conformance with all applicable laws. The City may inspect the Plumb House to ensure compliance with this section prior to general public access.

5. **Landscaping:** At its expense, CSF shall provide all landscaping in the immediate vicinity of the house. The landscaping shall be of a type designated and approved by the City's Park and Recreation Department.

The City shall maintain the real property immediately surrounding the house including all landscaping (lawn, shrubs and other landscaping).

6. **Parking:** CSF members and its guests may use the existing parking facilities at Ed C. Wright Park or Ross Norton Park.

7. **Utilities:** At its expense, CSF shall pay all monthly charges for all utilities including water, electric and telephone.

8. **Indemnity and Hold Harmless:** CSF agrees to indemnify and hold the City.

including its officers, agents, and employees, harmless from any claims, losses, lawsuits or injuries for all claims arising out of the restoration, maintenance and use of the Plumb House at Ed C. Wright Park.

Nothing contained herein is intended to serve as a waiver by the City of its sovereign immunity, to extend the liability of the City beyond the limits set forth in Section 768.28, Florida Statutes, or be construed as consent by the City to the sued by third parties.

9. **Insurance:** CSF will, at its own expense, acquire and maintain during the term of this Agreement, sufficient insurance to adequately protect the interests of the parties. Specifically, CSF must carry the following minimum types and amounts of insurance on an occurrence basis or (in the case of coverage that cannot be obtained on an occurrence basis, then coverage can be obtained on a claims-made basis with a minimum three (3) year tail following the termination or expiration of this Agreement).

- a. Commercial General Liability Insurance coverage, including but not limited to, premises operations, products/completed operations, products liability, contractual liability, advertising injury, personal injury, death, property damage, and sexual molestation and abuse in the minimum amount of \$1,000,000 (one million dollars) per occurrence and \$2,000,000 (two million dollars) general aggregate.
- b. Commercial Automobile Liability Insurance coverage for any owned, non-owned, hired or borrowed automobile is required in the minimum amount of \$1,000,000 (one million dollars) combined single limit.
- c. Unless waived by the State of Florida, statutory Workers' Compensation Insurance coverage in accordance with the laws of the State of Florida, and Employer's Liability Insurance in the minimum amount of \$100,000 (one hundred thousand dollars) each employee each accident, \$100,000 (one hundred thousand dollars) each employee by disease and \$500,000 (five hundred thousand dollars) aggregate by disease with benefits afforded under the laws of the State of Florida.
- d. If CSF is using its own property, or the property of the City or other provider, in connection with the performance of its obligations under this Agreement, then CSF's Equipment Insurance or Property Insurance on an "All Risks" basis with replacement cost coverage for property and equipment in the care, custody and control of others is required.

c. Prior to the execution of this Agreement, and then annually upon the anniversary date(s) of the insurance policy's renewal date(s) for as long as this Agreement remains in effect, CSF furnish the City with a Certificate of Insurance(s) evidencing all of the coverage set forth above and naming the City and Society as an "Additional Insured." In addition, when requested in writing from the City, CSF will provide the City with certified copies of all applicable policies.

10. Notices: All required notices and correspondence shall be sent by certified mail to the following addresses:

City: City Manager
P. O. Box 4748
Clearwater, FL 34618

Society: Allison Dolan, President
Clearwater Historical Society
P. O. Box 175
Clearwater, FL 33757

CSF: Ed Thiebe, Executive Director
Community Service Foundation, Inc.
925 Lakeview Road
Clearwater, FL 33756

11. Toxic or Hazardous Substances: CSF covenants and agrees not to bring upon, store or generate upon the City's property or the structure itself any substance classified by state or federal government authority as a toxic or hazardous material. CSF further agrees that it shall comply with all governmental and other laws, rules, regulations, codes, statutes including, but not limited to federal, state, county and municipal as they relate to storage, use and disposal of any substance whether toxic or non-toxic, whether such substance is a manufactured or man-made substance and whether the same is a natural substance or man-made.

12. Improvements: The house, its fixtures and all other permanent improvements made by CSF at Ed C. Wright Park shall become the property of the City of Clearwater upon the termination or revocation of this Agreement.

13. Assignments: CSF may not assign any privileges granted under this Sub-License Agreement without written approval by the City.

14. The Parties do hereby covenant and agree that no person shall be excluded from

participation in, denied the benefits of, or be otherwise subjected to discrimination in the use of the premises on the basis of race, color, religion, sex, national origin, disability, or any other protected class under federal, state, and local law.

15. CSF agrees to comply with all laws, rules, requirements, orders, directives, codes, ordinances and regulations of governmental authorities and agencies and of insurance carriers during the life of this Agreement. CSF agrees to obtain all necessary permits in accordance with applicable City Code of Ordinances and Florida State law. CSF shall be responsible for conducting Level I or II criminal background checks for its employees and/or volunteers, as may be required by law.

16. This Sub-License Agreement does not relieve the Society of any its obligations and responsibilities under the License Agreement. The Society hereby enters into this Sub-License Agreement.

17. The City hereby consents to this Sub-License Agreement.

18. No Property Rights: This Agreement shall be deemed to be a use agreement of a revocable license and shall not be deemed to be a lease or conveyance of any real property rights nor shall this Agreement constitute an agreement for the use of real property that would subject the Parties to the provisions of any statute regarding landlord and tenant rights. The Society agrees and shall not obtain any prescriptive rights, easements, or other legal or equitable interest in the City's property or any premises of the City by reason of the execution of this Agreement, or by compliance with the terms thereof. The granting of this license does not vest in the Society any interest in the City's Property or any premises of the City which may be mortgaged, encumbered, or liened, and no action of the Society shall cause or create any interests in real estate or any encumbrance upon any such real property.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, the Parties have caused their duly authorized officers to execute this Revocable Sub-License Agreement on the day and year first above written.

COMMUNITY SERVICE FOUNDATION, INC.

By: Edy Shubert
— President ~~Executive Director~~

CLEARWATER HISTORICAL SOCIETY, INC.

By: Alvin DOL
President

Countersigned:

Frank Hubbard
Frank Hubbard
Mayor

CITY OF CLEARWATER, FLORIDA

Jon P. Jennings
Jon Jennings
City Manager

Approved as to form:

Owen Kohler
Owen Kohler
Lead Assistant City Attorney

Attest:

Rosemarie Call
Rosemarie Call
City Clerk



REVOCABLE LICENSE AGREEMENT PLUMB HOUSE

THIS REVOCABLE LICENSE AGREEMENT is made and entered into on this 23 day June, 2022, by and between the CLEARWATER HISTORICAL SOCIETY, a non-profit corporation, (hereinafter referred to as "Society" of "Licensee") and the CITY OF CLEARWATER, FLORIDA (hereinafter referred to as "City" of "Licensor"), and collectively as "Parties".

WHEREAS, the Society is a non-profit corporation which owns a structure known as the "Plumb House"; and

WHEREAS, the "Plumb House" is an historical landmark which has been listed as an historical house with the Department of State, Division of Archives, History and Records Management on the State of Florida Master Site file; and

WHEREAS, since 1983, the structure has been located on real property owned by the City known as Ed C. Wright Park, pursuant to various revocable license agreements between the Society and City; and

WHEREAS, the existing Revocable License Agreement between the Society and City expires on June 30, 2022; and

WHEREAS, the Society and the City desire that the License continue for another fifteen (15) year term under the same terms and conditions as the exiting License Agreement.

NOW, THEREFORE, in consideration of the mutual promises contained herein and other good and valuable consideration, the Parties agree that the above terms, recitals, and representations are true and accurate and are incorporated herein by reference, and the Parties further agree as follows:

1. **Purpose:** The purpose of this License Agreement is to continue to provide a location for the historical house, "Plumb House" in Ed C. Wright Park. All uses made of the Plumb House shall be in conformance with the deed restrictions contained in the Ed C. Wright Park Deed recorded in Official Records Book 1546, page 521, Public Records of Pinellas County, Florida, as may be applicable.
2. **Term:** The term of this Agreement shall be for a period of fifteen (15) years which begins on July 1, 2022 and ends on June 30, 2037. The City, at its convenience, may revoke this License Agreement by giving ninety (90) days written notice.
3. **House Maintenance:** At its expense, the Society agrees to maintain the house in a

safe and sanitary condition in conformance with all applicable laws, and to continue to keep the house restored as nearly as possible to its original condition.

4. Public Access: The Society shall make the Plumb House available to the general public for tours on a semi-monthly basis in accordance with a schedule to be established by the Society. Additionally, the Society shall have individuals available at said tours to discuss the history of the Plumb House and the history of the City with those members of the general public desiring such information.

Prior to the Plumb House being available to the general public for access, the Society or its assigns, agrees to repair and restore the Plumb House to a safe and sanitary condition and in conformance with all applicable laws. The City may inspect the Plumb House to ensure compliance with this section prior to general public access.

5. Landscaping: At its expense, the Society shall provide all landscaping in the immediate vicinity of the house. The landscaping shall be of a type designated and approved by the City's Park and Recreation Department.

The City shall maintain the real property immediately surrounding the house including all landscaping (lawn, shrubs and other landscaping).

6. Parking: The Society members and its guests may use the existing parking facilities at Ed C. Wright Park or Ross Norton Park.

7. Utilities: At its expense, the Society shall pay all monthly charges for all utilities including water, electric and telephone.

8. Indemnity and Hold Harmless: The Society agrees to indemnify and hold the City, including its officers, agents, and employees, harmless from any claims, losses, lawsuits or injuries for all claims arising out of the restoration, maintenance and use of the Plumb House at Ed C. Wright Park.

Nothing contained herein is intended to serve as a waiver by the City of its sovereign immunity, to extend the liability of the City beyond the limits set forth in Section 768.28, Florida Statutes, or be construed as consent by the City to be sued by third parties.

9. Insurance: The Society will, at its own expense, acquire and maintain during the term of this Agreement, sufficient insurance to adequately protect the interests of the parties. Specifically, the Society must carry the following minimum types and amounts of insurance on an occurrence basis or in the case of coverage that cannot be obtained on an occurrence basis, then

coverage can be obtained on a claims-made basis with a minimum three (3) year tail following the termination or expiration of this Agreement.

- a. Commercial General Liability Insurance coverage, including but not limited to, premises operations, products/completed operations, products liability, contractual liability, advertising injury, personal injury, death, property damage, and sexual molestation and abuse in the minimum amount of \$1,000,000 (one million dollars) per occurrence and \$2,000,000 (two million dollars) general aggregate.
- b. Commercial Automobile Liability Insurance coverage for any owned, non-owned, hired or borrowed automobile is required in the minimum amount of \$1,000,000 (one million dollars) combined single limit.
- c. Unless waived by the State of Florida, statutory Workers' Compensation Insurance coverage in accordance with the laws of the State of Florida, and Employer's Liability Insurance in the minimum amount of \$100,000 (one hundred thousand dollars) each employee each accident, \$100,000 (one hundred thousand dollars) each employee by disease and \$500,000 (five hundred thousand dollars) aggregate by disease with benefits afforded under the laws of the State of Florida.
- d. If the Society is using its own property, or the property of the City or other provider, in connection with the performance of its obligations under this Agreement, then the Society's Equipment Insurance or Property Insurance on an "All Risks" basis with replacement cost coverage for property and equipment in the care, custody and control of others is required.
- e. Prior to the execution of this Agreement, and then annually upon the anniversary date(s) of the insurance policy's renewal date(s) for as long as this Agreement remains in effect, the Society furnish the City with a Certificate of Insurance(s) evidencing all of the coverage set forth above and naming the City and Society as an "Additional Insured." In addition, when requested in writing from the City, the Society will provide the City with certified copies of all applicable policies.

10. Notices: All required notices and correspondence shall be sent by certified mail to the following addresses:

City: City Manager
P. O. Box 4748
Clearwater, FL 34618

Society: Allison Dolan, President
Clearwater Historical Society
P. O. Box 175
Clearwater, FL 33757

11. Toxic or Hazardous Substances: The Society covenants and agrees not to bring upon, store or generate upon the City's property or the structure itself any substance classified by state or federal government authority as a toxic or hazardous material. The Society further agrees that it shall comply with all governmental and other laws, rules, regulations, codes, statutes including, but not limited to federal, state, county and municipal as they relate to storage, use and disposal of any substance whether toxic or non-toxic, whether such substance is a manufactured or man-made substance and whether the same is a natural substance or man-made.

12. Improvements: The house, its fixtures and all other permanent improvements made by the Society at Ed C. Wright Park shall become the property of the City of Clearwater upon the termination or revocation of this Agreement.

13. Assignments: The Society may not assign any privileges granted under this License Agreement without written approval by the City.

14. The Parties do hereby covenant and agree that no person shall be excluded from participation in, denied the benefits of, or be otherwise subjected to discrimination in the use of the premises on the basis of race, color, religion, sex, national origin, disability, or any other protected class under federal, state, and local law.

15. The Society agrees to comply with all laws, rules, requirements, orders, directives, codes, ordinances and regulations of governmental authorities and agencies and of insurance carriers during the life of this Agreement. The Society agrees to obtain all necessary permits in accordance with applicable City Code of Ordinances and Florida State law. The Society shall be responsible for conducting Level I or II criminal background checks for its employees and/or volunteers, as may be required by law.

16. No Property Rights: This Agreement shall be deemed to be a use agreement of a revocable license and shall not be deemed to be a lease or conveyance of any real property rights nor shall this Agreement constitute an agreement for the use of real property that would subject the Parties to the provisions of any statute regarding landlord and tenant rights. The Society agrees and shall not obtain any prescriptive rights, easements, or other legal or equitable interest in the

September 9th, 2023

1453 S. MLK, Jr. Avenue
Clearwater, Florida 33756

T. 727-461-4760
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www.D-Mar.com

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FL CGC1504222
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SC CG 6115169
NC CGC81048
AZ ROC 3222345
NV 0088246
NV ROC 327047
CA CGC1070371

FL DOT DBE Certified
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Plumb House

Overview

Exterior inspection of house shows much of the siding will have to be attended too. All the corner trim and facial must be replaced. The siding is a particular profile not available any longer. It will be necessary to find someplace to re-create the same profile.

Eventually the house will have to be strip all the paint, this will require an inspection for lead paint.

The roof will have to be replaced we should go back with a metal roof of some type 5V crimp would probably be the roof of choice

On preliminary inspection it appears that about 30% to 50% of the floor joists will have to be reinforced.

The Floor joist for the second floor seem to have some softness to it specifically over the large room downstairs. Some selective demolition of the second-floor subfloor will need to be done to inspect the floor joist for the second floor to ensure no termite damage. If the floor joists are intact a beam may be added below the floor joists it would be exposed but would look acceptable for the period of the structure.

North Elevation

- Windows and trim needs to be replaced on the second
- Facia and corner trim needs to be replaced
- Downstairs the railing on the porch needs to be replaced and possibly the railing may need to be increased in height to match existing code
- Downstairs seems to be leaning to the east may have to look at that.
- Handicap ramp will have to be rebuilt and increased in width to 44 inches. Call so it has some structural problems anyway
- Much of the decking on the porch needs to be looked at some may need to be replaced
- Some of the floor joists seem to be a little soft on the porch. May require reinforcing



West Elevation

Second floor exterior wall has quite a bit of rot on the siding and is starting to crumble and falling off.

- Windows need to be replaced and window trim needs to be replaced
- Siding has similar problems upstairs
-

South Elevation

- All windows and trim will need to be replaced
- Siding same condition some areas are rotting and crumbling
- The rear porch off the kitchen is a concrete deck should be replaced with wood to match the rest of the structure
- Porch around the fireplace same issues as the front porch railing may be too short
- Rear porch also has some rot and will need some reinforcement for the joist
- Second floor windows replace trim replaced all corner trim placed fascia replaced chimney needs to be repaired and a new chimney cap added

East Elevation

- Window trim and windows need to be replaced
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- Porch decking has rot needs to be inspected for what needs to be replaced
- Porch joist will need to be reinforced in some areas

North Elevation



West Elevation



South Elevation



East Elevation



**Estimated Budget to restore and preserve a historical building,
the Plumb House.**

Total Interior Space Square feet	2350
Site Work	
Concrete Paving for Handicap Parking	\$10,000
Building Repair and Preservation	
Architect/engineer master plan	\$25,000
Permit	\$10,000
Air Condition System	\$30,000
Electrical rewire /panel	\$75,000
Insulation- wall, floor, ceiling	\$30,000
Repairs Built ins	\$20,000
Plumbing	\$15,000
Porch repair ramp/rails	\$25,000
Roof	\$45,000
Paint in and out	\$35,000
Chimney restoration	\$10,000
Windows (24 @ \$2,500 each)	\$40,000
Siding	\$50,000
Interior Beam install	\$20,000
Interior floor leveling	\$20,000
Crawl space skirting	\$10,000
<u>8% Contingency</u>	<u>\$33,000</u>
Total	\$500,000

D-Mar Construction and Development Inc., 1453 S. Martin Luther King Jr. Avenue, Clearwater FL 33756, is located in the Lake Belleview Neighborhood Revitalization Strategy Area, Census Tract 258.00 directly across the street from the Plumb House and Ed Wright Park.

The Community Service Foundation and D-Mar have partnered to advocate for the Restore Lake Belleview campaign, the Going Home Clearwater homeless reduction projects and share the will and passion to champion for development of the Lake Belleview neighborhood.

D-Mar has contributed their time, talent, testimony, and ties to support the initial phases of the 1901 Project to include designing a site plan; attending the Clearwater Building Plan Review Committee meeting as a 1901 Project representative to give guidance and facilitate the permitting process. (Attendees included the Building Division; Economic Development; Engineering; Environmental; Stormwater; Traffic; Utilities Parks and Recreation and Planning/Zoning) and completed a Plumb House conditions assessment and estimated budget costs.

Their passion for the Lake Belleview neighborhood, preexisting relationship with the Community Service Foundation and the Clearwater Historical Society, and expertise with housing construction were criteria that determined selecting D- Mar Construction as the general contractor for the 1901 Project.



Doreen Caudell, CGC, DBE
President & Owner

With more than two decades of leading D-Mar, Doreen has established a lasting vision and mission which D-Mar applies to all projects. With her guidance as a certified general contractor

in multiple states, D-Mar, a certified WMBE and DBE firm, emphasizes customer service, professionalism, transparency, and giving back.



Andrew Caudell, CGC
Vice President

As a certified general contractor with nearly 40 years of experience, Andrew leads D-Mar's design/build and construction divisions, as well as preconstruction services nationwide. He has extensive experience working with large-scale developers and owners to design and build industrial and commercial developments. With his leadership and expertise, Andrew ensures that no matter the size, complexity or scope, D-Mar delivers projects that exceed owner expectations.

D-Mar is a passionate commercial general contracting company dedicated to building lasting relationships with the clients we serve and, in the communities, where we do business. We relentlessly pursue excellence through integrity, stewardship, accountability, and ingenuity as we build the commercial, industrial, and infrastructure assets that fuel growth and prosperity.

40

Years in Business

0.84

EMR Safety Rating

50M+

Square Feet of Projects Completed

980+

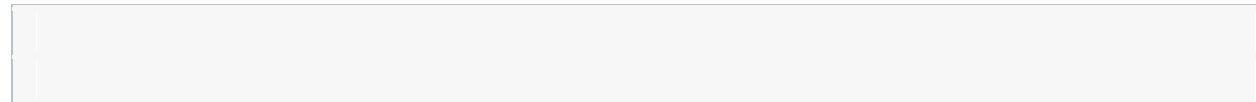
Successful Project Deliveries

D- Mar is a certified general contractor:

Florida Department of Business and Professional Regulation

License Information

License Type:	Certified General Contractor
Rank:	Cert General
License Number:	CGC1512963
Status:	Current, Active
Licensure Date:	02/19/2007
Expires:	08/31/2024



Other certifications include:

The DBE Certification Program is a Federal Program designed for business owners deemed "socially and economically disadvantaged." **To achieve DBE status a business must meet the following criteria:**

1. Must be an existing "for-profit" business that is currently operational.
2. Must meet the federal definition of a small business concern.
3. Must be an independent business which does not depend on its relationships with another firm or firms. If it is a subsidiary of a corporation, the business must still operate in a self-sufficient manner.
4. The qualifying owner(s) must meet the federal definition of "socially and economically disadvantaged" individuals.
5. The qualifying owner(s) must own a minimum of 51% of the company; and have an investment in their company.
6. The qualifying owner(s) cannot have a net worth that exceeds \$1.32 million (excluding the owner's business and primary residence).
7. The qualifying owner(s) must have day-to-day control of operations and possess an expertise in their work specialty.

And the National Association of Women in Construction (NAWIC).

With more than 115 chapters across the country, the National Association of Women in Construction (NAWIC) offers its members education, support and networking to help advance their careers in construction, build their technical skills, and become leaders.

All women working in construction are eligible for membership, including women builders in the trades, project management, marketing, administration, and executive leadership. Women in related industries who work on construction related business, such as finance, legal, and other

complementary industries, are welcome as well.

Our members include some of the most accomplished women in our profession, many of whom credit NAWIC with helping them advance their careers and grow as individuals and as leaders.

Building Community

We understand fulfilling our mission to build thriving communities takes all of us working together to support and uplift our neighbors. We believe in the power of generosity and active involvement, which is why we participate in community and civic engagement, nonprofit organizations, and other give-back programs. From our work with the [Clearwater Free Clinic](#) and [Pace Center for Girls](#) to [The Florida Aquarium Board of Directors](#) and Chair of [Forward Pinellas](#), Doreen and her team know that communities are more than their physical spaces.

D-Mar's other community engagement:

- [Clearwater Arts Alliance](#)
- [Clearwater Historic Society](#)
- [Clearwater Free Clinic – Martinis and Matisse](#)
- [Clearwater Dental Clinic](#)
- [PACE Center for Girls](#)
- [Arc of Tampa Bay](#)

Engaging Emerging Workforces

We are passionate about leading change and evolution in the construction industry to engage and develop emerging workers. Creating a more inclusive workforce that brings together diverse knowledge and perspectives makes us a stronger, more competitive industry. We take part in initiatives that drive workforce development and offer opportunities for men, women and young people to grow and thrive in the construction industry. Our workforce development efforts:

- [National Association of Women in Construction \(NAWIC\)](#)
- [PTC \(Pinellas Technical College\)](#)
- [ABC \(Associated Builders & Contractors\) Gulf-coast](#)

LEADERSHIP AND INPACT

Our team is comprised of leaders who do and doers who lead. The D-Mar philosophy empowers and enables action. We seek opportunities to lead the growth of our business and the community that has supported us for more than forty years. Doreen and Andrew have continued this tradition through their direct involvement with municipal and industry leaders to inspire vision and build for the future.

Our leadership and impact efforts:

- [Amplify Clearwater](#) (Clearwater Regional Chamber)
- [North Tampa Bay Chamber](#)
- [South Tampa Chamber](#)
- [Tampa Bay Chamber](#)
- [Tampa Bay EDC](#)
- [Pinellas County EDC](#)
- [Florida Restaurant & Lodging Association \(FLRA\)](#)
- [Women in Healthcare](#)
- [Crew Tampa Bay](#)
- [Women's Business Enterprise National Council \(WBENC\)](#)
- [PSTA](#)
- [TBARTA](#)
- [Forward Pinellas](#) (MPO)

Community Contribution

A community is defined in many ways. The power of people contributes directly to this definition. D-Mar takes an intentional approach to charitable giving and building relationships. Whether it be in their backyard or a world away, the D-Mar team makes time to volunteer, donate, and contribute to the needs of every community we serve. D-Mar is a proud sponsor of [Lighthouse Pinellas](#), [Clearwater Jazz Holiday](#), [Habitat for Humanity](#), and the [Homeless Emergency Project](#), among many other organizations making our communities stronger.

A few other ways D-Mar is giving back:

- [Clearwater Jazz Holiday Education](#)
- [HEP – Homeless Emergency Project](#)
- [Lighthouse of Pinellas](#)
- [Salvation Army](#)
- [American Cancer Society](#)
- [Morton Plant BayCare Foundation](#)
- [Charity Works](#) – Monopoly Night
- [American Heart Association](#)

September 9th, 2023

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East Elevation



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the Plumb House.**

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<u>8% Contingency</u>	<u>\$33,000</u>
Total	\$500,000

Community Service Foundation, Inc
Operating Budget - October 1, 2022 - September 30, 2023

REVENUES & EXPENSES

REVENUES:

Rental Properties	\$2,111,000.00	
Other	\$66,188.40	
TOTAL REVENUES		\$2,177,188.40

EXPENSES

Salaries & Benefits	\$442,990.00	
Other Expenses/Administration	\$52,500.00	
Homeowners & Fair Housing Programs Misc.	\$2,500.00	
Community Relations	\$3,500.00	
Rental Property Operations	\$1,452,038.00	
		\$1,963,278.00

TOTAL EXPENSES

\$213,910

GROSS OPERATING (LOSS) OR SURPLUS



COMMUNITY SERVICE FOUNDATION, INC

“Creating Community”

2022-2023 Board of Trustees

NAME, BUSINESS & MAILING ADDRESS	2022-2023 OFFICERS	AREA OF EXPERTISE	TELEPHONES, FAX & EMAIL
WILLIAM R MANTOOTH LOAN DEPOT 2519 N McMullen Booth Rd #510 Clearwater, FL 33761	<i>President</i>	Area Manager/Loan Depot	CELL (727) 639-6690 EMAIL: BillMantooth1@gmail.com
LISA LANGAN 2003 Long Branch Lane Clearwater, FL 33760	<i>Vice President</i>	Commercial Bank Management	CELL 727-420-7916 EMAIL lisalangan59@gmail.com
HARRY JAMIESON 301 Jasmine Way Clearwater, FL 33756	<i>Treasurer</i>	CPA/Accounting	HOME 727-441-4686 CELL 727-420-2463 EMAIL hbjcpa@gmail.com
CURTIS CHAMBERS CHAMBERS FINANCIAL GROUP 285 Clearwater Largo RD North Largo, FL 33770	<i>Secretary</i>	Financial management	WORK 727-216-6280 CELL 727-430- 7279 EMAIL curtis@chambersfinancialgroup.com
CHARLES (CHUCK) GARGOLA 2408 Fairbanks Drive Clearwater, FL 33764	<i>Immediate Past President</i>	Small Business Ownership & Rental Properties	HOME 727-536-3451 CELL 727-430-4011 EMAIL shin2ger@gmail.com
BILL DRUGASH 10215 127 Pl. N. Largo, FL 33773		Commercial Bank Management/Mortgage Lender	HOME 727-560-3398 EMAIL bdrugash@tampabay.rr.com
JOHN P. CUNNINGHAM, ESQ. 3178 Eagles Landing Circle W. Clearwater, FL 33761		Attorney/Legal Ex. Dir./Non-Profit	HOME 727-724-8809 EMAIL jpc0413@gmail.com
DEREK C. JOHNSON Fairway Independent Mortgage Corp. 1899 Mary's Meadow Lane Palm Harbor, FL 34683		Corporate Relations & Account Executive	CELL 727-777-7297 EMAIL derek.johnson1@yahoo.com
SUSAN LINDELOF 10685 Park Place Drive Seminole, FL 33778		Human Resources/ Employee Services Management	HOME 727-397-6108 CELL 727-244-1468 EMAIL susanlindelof@gmail.com
BRIDGETTE M. DOMINGOS, ESQ. DOMINGOS LAW 801 West Bay Drive, Suite 705 Largo, FL. 33770		Attorney /Legal Managing Attorney	CELL 727-755-8448 EMAIL bridgette@domingoslaw.com
KATHY WRIGHT VALLEY BANK 1840 4 th St. North St. Petersburg, FL 33704		First Vice President Market Manager	CELL 727-631-9067 OFFICE 727 394 3165 EMAIL Kawright@valley.com

July 13, 2023

925 Lakeview Road · Clearwater, FL 33756-3420 · Phone: (727) 461-0618
mail@csfhome.org · www.csfhome.org



TAX RETURN FILING INSTRUCTIONS

FORM 990

FOR THE YEAR ENDING

September 30, 2022

Prepared For:

COMMUNITY SERVICE FOUNDATION, INC.
925 LAKEVIEW ROAD
CLEARWATER, FL 33756

Prepared By:

Carr, Riggs & Ingram, LLC
600 Cleveland Street, Suite 1000
Clearwater, FL 33755

Amount Due or Refund:

Not applicable

Make Check Payable To:

Not applicable

Mail Tax Return and Check (if applicable) To:

Not applicable

Return Must be Mailed On or Before:

Not applicable

Special Instructions:

This return has qualified for electronic filing. After you have reviewed the return for completeness and accuracy, please sign, date and return Form 8879-TE to our office using our secure file transfer website – <https://cricpa.sharefile.com/share/filedrop> . We will transmit the return electronically to the IRS and no further action is required. Return Form 8879-TE to us by August 15, 2023

Form **8879-TE**

IRS e-file Signature Authorization for a Tax Exempt Entity

OMB No. 1545-0047

For calendar year 2021, or fiscal year beginning OCT 1, 2021, and ending SEP 30, 2022

2021

Department of the Treasury
Internal Revenue Service

▶ **Do not send to the IRS. Keep for your records.**
▶ **Go to www.irs.gov/Form8879TE for the latest information.**

Name of filer

COMMUNITY SERVICE FOUNDATION, INC.

EIN or SSN

59-0866939

Name and title of officer or person subject to tax

**ED THIEBE
EXECUTIVE DIRECTOR**

Part I Type of Return and Return Information

Check the box for the return for which you are using this Form 8879-TE and enter the applicable amount, if any, from the return. Form 8038-CP and Form 5330 filers may enter dollars and cents. For all other forms, enter whole dollars only. If you check the box on line 1a, 2a, 3a, 4a, 5a, 6a, 7a, 8a, 9a, or 10a below, and the amount on that line for the return being filed with this form was blank, then leave line 1b, 2b, 3b, 4b, 5b, 6b, 7b, 8b, 9b, or 10b, whichever is applicable, blank (do not enter -0-). But, if you entered -0- on the return, then enter -0- on the applicable line below. **Do not complete more than one line in Part I.**

1a Form 990 check here	<input checked="" type="checkbox"/>	b Total revenue , if any (Form 990, Part VIII, column (A), line 12)	1b <u>3,271,611.</u>
2a Form 990-EZ check here ...	<input type="checkbox"/>	b Total revenue , if any (Form 990-EZ, line 9)	2b _____
3a Form 1120-POL check here ▶	<input type="checkbox"/>	b Total tax (Form 1120-POL, line 22)	3b _____
4a Form 990-PF check here ...	<input type="checkbox"/>	b Tax based on investment income (Form 990-PF, Part V, line 5)	4b _____
5a Form 8868 check here	<input type="checkbox"/>	b Balance due (Form 8868, line 3c)	5b _____
6a Form 990-T check here	<input type="checkbox"/>	b Total tax (Form 990-T, Part III, line 4)	6b _____
7a Form 4720 check here	<input type="checkbox"/>	b Total tax (Form 4720, Part III, line 1)	7b _____
8a Form 5227 check here	<input type="checkbox"/>	b FMV of assets at end of tax year (Form 5227, Item D)	8b _____
9a Form 5330 check here	<input type="checkbox"/>	b Tax due (Form 5330, Part II, line 19)	9b _____
10a Form 8038-CP check here ▶	<input type="checkbox"/>	b Amount of credit payment requested (Form 8038-CP, Part III, line 22)	10b _____

Part II Declaration and Signature Authorization of Officer or Person Subject to Tax

Under penalties of perjury, I declare that I am an officer of the above entity or I am a person subject to tax with respect to (name of entity) _____, (EIN) _____ and that I have examined a copy of the 2021 electronic return and accompanying schedules and statements, and, to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the electronic return and, if applicable, the consent to electronic funds withdrawal.

PIN: check one box only

I authorize CARR, RIGGS & INGRAM, LLC to enter my PIN 07713
ERO firm name Enter five numbers, but do not enter all zeros

as my signature on the tax year 2021 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I also authorize the aforementioned ERO to enter my PIN on the return's disclosure consent screen.

As an officer or person subject to tax with respect to the entity, I will enter my PIN as my signature on the tax year 2021 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I will enter my PIN on the return's disclosure consent screen.

Signature of officer or person subject to tax ▶

Date ▶

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit electronic filing identification number (EFIN) followed by your five-digit self-selected PIN.

61989636331

Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2021 electronically filed return indicated above. I confirm that I am submitting this return in accordance with the requirements of Pub. 4163, Modernized e-File (MeF) Information for Authorized IRS e-file Providers for Business Returns.

ERO's signature ▶ CARR, RIGGS & INGRAM, LLC

Date ▶ 08/09/23

ERO Must Retain This Form - See Instructions

Do Not Submit This Form to the IRS Unless Requested To Do So

LHA For Privacy act and Paperwork Reduction Act Notice, see instructions.

Form **8879-TE** (2021)



Community Service Foundation, Inc.

FINANCIAL STATEMENTS

September 30, 2020



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REPORT





Carr, Riggs & Ingram, LLC
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Independent Auditors' Report

To the Board of Directors of
Community Service Foundation, Inc.

Report on the Financial Statements

We have audited the accompanying financial statements of Community Service Foundation, Inc. (the "Organization"), which comprise the statement of financial position as of September 30, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Community Service Foundation, Inc. as of September 30, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Carr, Riggs & Ingram, L.L.C.

CARR, RIGGS & INGRAM, LLC

Tampa, Florida

January 11, 2022



FINANCIAL STATEMENTS



Community Service Foundation, Inc.
Statement of Financial Position

<i>September 30,</i>	2020
Assets	
Current assets	
Cash and cash equivalents	\$ 222,216
Restricted cash	73,335
Accounts receivable	26,454
Investments	174,196
Inventory	234,687
Prepaid expenses and other assets	9,028
Current portion of due from related party	687,970
Total current assets	1,427,886
Non-current assets	
Deposits	34,455
Endowment investments	1,114,575
Property and equipment, net	9,314,528
Due from related party, net of current portion	502,018
Total non-current assets	10,965,576
Total assets	\$ 12,393,462
Liabilities and Net Assets	
Current liabilities	
Accounts payable	\$ 31,995
Accrued liabilities	27,857
Accrued interest	192,939
Current portion of notes payable	843,127
Security and other deposits	88,967
Total current liabilities	1,184,885
Long-term liabilities	
Notes payable, net of current portion, less unamortized discount and debt issuance costs	9,368,402
Total long-term liabilities	9,368,402
Total liabilities	10,553,287
Net assets	
Without donor restrictions	
Board designated for specific purposes	73,335
Undesignated	652,265
With donor restrictions	1,114,575
Total net assets	1,840,175
Total liabilities and net assets	\$ 12,393,462

The accompanying notes are an integral part of these financial statements.

Community Service Foundation, Inc.
Statement of Activities

<i>For the year ended September 30,</i>	Without Donor Restrictions	With Donor Restrictions	2020 Total
Revenue and other support			
Contributions and other grants	\$ 30,054	\$ -	\$ 30,054
Special events, net of direct costs totaling \$16,538	44,326	-	44,326
Rent and Utility charges	1,510,750	-	1,510,750
Net assets released from restrictions	9,081	(9,081)	-
Total revenue and other support	1,594,211	(9,081)	1,585,130
Expenses			
<i>Program services</i>			
Program Expenses	1,833,971	-	1,833,971
Total program services	1,833,971	-	1,833,971
<i>Supporting services</i>			
General and administrative	82,464	-	82,464
Fundraising	5,651	-	5,651
Total supporting services	88,115	-	88,115
Total expenses	1,922,086	-	1,922,086
Other income (expense)			
Investment return, net	38,663	(904)	37,759
Loss on disposal of fixed assets	(31,070)	-	(31,070)
PPP Forgiveness	81,035	-	81,035
Other income	58,915	-	58,915
Total other income (expense)	147,543	(904)	146,639
Change in net assets	(180,332)	(9,985)	(190,317)
Net assets at beginning of year	905,932	1,124,560	2,030,492
Net assets at end of year	\$ 725,600	\$ 1,114,575	\$ 1,840,175

The accompanying notes are an integral part of these financial statements.

Community Service Foundation, Inc.
Statement of Functional Expenses

For the year ended September 30, 2020

	Program Services	General and Administrative	Fundraising	2020 Total
Salaries	\$ 250,142	\$ 27,792	\$ 3,096	\$ 281,030
Employee benefits	76,370	8,485	945	85,800
Payroll taxes	21,330	2,370	264	23,964
Advertising	524	-	-	524
Building and grounds maintenance	232,674	3,000	-	235,674
Depreciation	410,019	5,287	-	415,306
Equipment rental and repairs	10,514	136	-	10,650
Fundraising and promotion	-	-	1,124	1,124
Insurance and taxes	107,005	1,380	-	108,385
Interest	342,256	-	-	342,256
Other rental expenses	197,169	2,542	-	199,711
Postage	3,367	44	-	3,411
Professional fees	-	27,315	-	27,315
Staff training	2,474	274	31	2,779
Supplies	8,791	977	109	9,877
Telephone	4,881	542	60	5,483
Travel and auto mileage	1,762	196	22	1,980
Utilities	164,693	2,124	-	166,817
Total expenses by function	\$ 1,833,971	\$ 82,464	\$ 5,651	\$ 1,922,086

The accompanying notes are an integral part of these financial statements.

Community Service Foundation, Inc.
Statement of Cash Flows

<i>For the year ended September 30,</i>	2020
Operating Activities	
Change in net assets	\$ (190,317)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities	
Depreciation	415,306
Amortization of debt issuance costs and discount included in interest expense	40,472
Loss on disposal of property and equipment	31,070
Forgiveness of debt	(81,035)
Gain on investments	(14,440)
Changes in operating assets and liabilities	
Accounts receivable	(22,084)
Deposits	(18,078)
Prepaid expenses and other assets	25,703
Related party receivable	(42,502)
Accounts payable	7,370
Accrued expenses	149,899
Securities and other deposits	18,674
Net cash provided by operating activities	320,038
Investing Activities	
Purchase of property and equipment	(152,505)
Proceeds from sale of assets	23,341
Net cash used in investing activities	(129,164)
Financing Activities	
Payments on note payable	(206,866)
Proceeds from note payable	131,035
Net cash used in financing activities	(75,831)
Net change in cash, cash equivalents and restricted cash	115,043
Cash, cash equivalents and restricted cash at beginning of year	180,508
Cash, cash equivalents and restricted cash at end of year	\$ 295,551
Schedule of Certain Cash Flow Information	
Cash paid for interest	\$ 147,736

The accompanying notes are an integral part of these financial statements.

Community Service Foundation, Inc. Notes to Financial Statements

NOTE 1: DESCRIPTION OF THE ORGANIZATION

Community Service Foundation, Inc. (the "Organization") was chartered as a Florida corporation, not-for-profit on October 29, 1957. The Organization administers housing related programs for lower and moderate-income families in Pinellas County, Florida. Homeownership programs include comprehensive "First Time Homebuyers" and "Household Budgeting" classes, pre-purchase and post-purchase counseling. Community Service Foundation, Inc. also owns and operates apartments, and houses which are rented to low-income families.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). The Financial Accounting Standards Board (FASB) provides authoritative guidance regarding U.S. GAAP through the Accounting Standards Codification (ASC) and related Accounting Standards Updates (ASUs).

Use of Estimates

The preparation of U.S. GAAP financial statements requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Accordingly, actual results could differ from those estimates.

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Organization considers all cash and other highly liquid investments with initial maturities of three months or less to be cash equivalents.

Restricted Cash

Amounts included in restricted cash represent those required to be set aside by rental agreements with tenants for security deposits. Restricted cash is included in current assets on the statement of financial position. The restriction will lapse when the rental agreement ends and security deposit returned to the tenant.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Accounts Receivable

The Organization considers accounts receivable to be substantially collectible. A reserve for doubtful accounts is established for accounts receivable when collection is doubtful. Accounts receivable are monitored continuously and are written off when deemed uncollectible based on contractual terms and age of the account. As of September 30, 2020, there was no reserve for doubtful accounts.

Inventory

Inventory consists of land and buildings held for investment purposes and are stated at the lower of cost or net realizable value. Cost is determined by the first-in, first-out method. When evidence exists that the net realizable value of inventory is lower than its cost, the difference is recognized as a loss in the statement of activities in the period in which it occurs.

Property and Equipment

All acquisitions of property and equipment in excess of \$1,000 and all expenditures for maintenance, renewals, and betterments that materially prolong the useful lives of assets are capitalized. Repairs and maintenance are expensed as incurred. Property and equipment are carried at cost or, if donated, at the approximate fair value at the date of donation. Depreciation is computed using the straight-line method.

Related Party Receivable

Related party receivable balance represents the amount due from a local non-profit organization related to mortgage liabilities on properties jointly purchased at 50%. The terms of the receivable follow the respective notes payable included in Note 7. The balance includes accrued interest of \$42,502 as of September 30, 2020.

Net Assets

The Organization reports information regarding its financial position and activities according to two classes of net assets that are based upon the existence or absence of restrictions on use that are placed by its donors: net assets without donor restrictions and net assets with donor restrictions.

Net assets without donor restrictions are resources available to support operations and not subject to donor restrictions. The only limits on the use of net assets without donor restrictions are the broad limits resulting from the nature of the Organization, the environment in which it operates, the purposes specified in its corporate documents and its application for tax-exempt status, and any limits resulting from contractual agreements with creditors and others that are entered into in the course of its operations. The governing board has designated, from net assets without donor restrictions, net assets for an operating reserve and capital assets reserve.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Assets (Continued)

Net assets with donor restrictions are resources that are subject to donor-imposed restrictions. Some restrictions are temporary in nature, such as those that are restricted by a donor for use for a particular purpose or in a particular future period. Other restrictions may be perpetual in nature; such as those that are restricted by a donor that the resources be maintained in perpetuity.

When a donor's restriction are satisfied, either by using the resources in the manner specified by the donor or by the passage of time, the expiration of the restriction is reported in the financial statements by reclassifying the net assets from net assets with donor restrictions to net assets without donor restrictions

Revenue Recognition

Contributions received are recorded depending on the existence and/or nature of any donor restrictions that limit the use of the donated asset. Contributions that are received and released in the same period are reflected as net assets without donor restrictions. Revenue related to rental units and utilities is recognized monthly based on terms established in the related rental agreements.

Payroll Protection Plan Loan Forgiveness

In May 2020, in response to the global pandemic, the Organization applied for and received an \$81,035 loan through the Paycheck Protection Program (PPP) pursuant to the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and administered by the Small Business Administration (SBA). The PPP provides for forgivable loans to qualifying organizations. The loan and accrued interest are forgivable as long as the borrower uses the loan proceeds for eligible purposes, including payroll costs, rent and utilities and the borrower maintains specified levels of payroll and employment.

The Organization is recognizing revenue from the PPP loan following the guidance under FASB ASC 958-605, government grant model. PPP loans are considered a conditional contribution and recorded as deferred revenue on the statement of financial position until all the barriers to entitlement are met. The Organization considers the barriers to be incurrence of eligible costs and maintaining specified levels of payroll and employment. Revenue is recognized once conditions have been substantially met or explicitly waived.

The Organization applied for forgiveness of the debt in full and received notification on June 18, 2021 that the \$81,035 and related interest had been forgiven. For the year ended September 30, 2020, the PPP loan forgiveness is recorded as other income on the statement of activities.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Functional Allocation of Expenses

Directly identifiable expenses are charged to programs and supporting services. Expenses related to payroll, payroll taxes, and employee benefits are allocated based on actual percentages of time spent in each functional area. Expenses related to maintenance and upkeep of the entire facility are allocated across functional areas based on a fixed percentage.

Advertising

The Organization uses advertising to promote its programs among the audiences it serves. The production costs of advertising are expensed as incurred. During the year ended September 30, 2020, advertising costs totaled \$524.

Income Taxes

Under section 501(c)(3) of the Internal Revenue Code, the Organization is exempt from taxes on income other than unrelated business income. Unrelated business income results from rent, administration of self-insurance activities, and commissions.

The Organization utilizes the accounting requirements associated with uncertainty in income taxes using the provisions of Financial Accounting Standards Board (FASB) ASC 740, Income Taxes. Using that guidance, tax positions initially need to be recognized in the financial statements when it is more-likely-than-not the positions will be sustained upon examination by the tax authorities. It also provides guidance for derecognition, classification, interest and penalties, accounting in interim periods, disclosure and transition. As of September 30, 2020, the Organization has no uncertain tax provisions that qualify for recognition or disclosure in the financial statements.

Subsequent Events

Management has evaluated subsequent events through January 11, 2022, the date the financial statements were available to be issued. See Note 11 for relevant disclosures. No subsequent events occurring after this date have been evaluated for inclusion in these financial statements.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 3: LIQUIDITY AND FINANCIAL ASSET AVAILABILITY

The Organization maintains its financial assets primarily in cash and cash equivalents to provide liquidity to ensure funds are available as the Organization's expenditures come due. The following reflects the Organization's financial assets as of the statement of financial position date, reduced by amounts not available for general use within one year of the statement of financial position date because of contractual or donor-imposed restrictions.

<u>September 30,</u>	<u>2020</u>
Total assets at year end	\$ 12,393,462
Less non-financial assets	
Prepaid expenses and other assets	(9,028)
Inventory	(234,687)
Deposits	(34,455)
Due from related party, net of current portion	(1,189,988)
Property and equipment, net	(9,314,528)
<hr/>	
Financial assets at year-end	1,610,776
Less those not available for general expenditures within one year, due to contractual or donor-imposed restrictions	
Restricted by donor with time or purpose restrictions	(1,114,575)
Board designations	(73,335)
<hr/>	
Financial assets available to meet cash needs for general expenditures within one year	\$ 422,866

The Organization is principally supported by contractual rents charged to tenants through rental agreements. The Organization prepares an annual budget that is approved by the Board of Directors for the upcoming year. The annual budget includes projected revenue based on current grants, contracts and contributions. Internally prepared financial statements comparing budget to actual results are reviewed by management on a monthly basis and cash flow is monitored daily. As part of the Organization's liquidity management, financial assets are structured to be available as general expenditures, liabilities and other obligations come due.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 4: ENDOWMENT INVESTMENTS

The Organization's was endowed by the Community Service Foundation Trust that was established in 1967, for purposes of creating a perpetual, public charitable trust for the use and benefit of the Organization. The endowment is all donor-restricted endowment funds. As required by generally accepted accounting principles, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

The Board of Directors of the Organization has interpreted the State of Florida's Prudent Management of Institutional Funds Act (SPMIFA) as requiring the preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies as donor restricted net assets (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment, and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund and (d) all realized and unrealized gains and losses as with donor restrictions.

The donors have stipulated that earnings on the funds be without donor restriction as to purpose and are therefore classified as without donor restrictions. The Organization has adopted a discretionary spending policy to be applied to endowed funds, which is within prudent limits as outlined by SPMIFA. Management can determine each year how much to distribute from its designated endowment for the use and benefit of the Organization. This policy enables the Organization to preserve and strengthen its endowment for the future.

Endowment assets are invested in a well-diversified asset mix, which includes equity and debt securities. Actual returns in any given year may vary from this amount. Investment risk is measured in terms of the total endowment fund; investment assets and allocation between asset classes and strategies are managed to prevent exposing the fund to unacceptable levels of risk.

The Organization's investment policy is based on maximizing the total return with a balance between income and capital appreciation, as income is required for annual spending needs while principal provides long-term growth of assets.

Endowment net assets consist of the following as of September 30, 2020:

<u>September 30,</u>	<u>2020</u>
Endowment funds with donor restrictions	\$ 1,114,575
Total endowment funds	\$ 1,114,575

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 4: ENDOWMENT INVESTMENTS (CONTINUED)

The changes in endowment net assets for the year ended September 30, 2020 is the following:

<i>September 30,</i>	Without Donor	With Donor	2020
October 1, 2019	\$ -	\$ 1,124,560	\$ 1,124,560
Investment return, net	14,239	(904)	13,335
Amounts appropriated for expenditure	9,081	(9,081)	-
Distributions	(23,320)	-	(23,320)
September 30, 2021	\$ -	\$ 1,114,575	\$ 1,114,575

NOTE 5: PROPERTY AND EQUIPMENT

The components of property and equipment at September 30, 2020, are as follows:

	Estimated Useful Lives (in years)	2020
Land		\$ 1,922,910
Building and related improvements	7-30	10,217,503
Furniture, fixtures and equipment	5-7	217,464
Vehicles	5	54,865
		12,412,742
<u>Less accumulated depreciation</u>		(3,098,214)
<u>Property and equipment, net</u>		\$ 9,314,528

Depreciation expense for the year ended September 30, 2020 amounted to \$415,306.

NOTE 6: FAIR VALUE MEASUREMENTS

Fair value is the exchange price that would be received for an asset or paid to transfer a liability (exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. There are three levels of inputs that may be used to measure fair values:

Level 1 Quoted market prices in active markets for identical assets or liabilities.

Level 2 Inputs other than quoted prices within Level 1 that is observable for the asset, either directly or indirectly.

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 6: FAIR VALUE MEASUREMENTS (CONTINUED)

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2020.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Organization are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Organization are deemed to be actively traded.

Equities: Comprised of common stock valued at the closing price reported in the active market in which the individual securities are traded.

Corporate bonds: Comprised of corporate bonds valued at the quoted price reported in the active market in which the individual securities are traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although management believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Assets and liabilities measured at fair value on a recurring basis, are summarized for the year ended September 30, 2020:

<i>September 30, 2020</i>	Quoted Market in Active Markets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)	Total
Mutual funds	\$ 174,196	\$ -	\$ -	\$ 174,196
Total investments	174,196	-	-	174,196
Equity securities	702,821	-	-	702,821
Corporate Bonds	411,754	-	-	411,754
Total Endowment	1,114,575	-	-	1,114,575
Total	\$ 1,288,771	\$ -	\$ -	\$ 1,288,771

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 7: NOTES PAYABLE

Notes payable consists of the following:

<u>September 30,</u>	<u>2020</u>
<p>Mortgage payable to Neighborhood Lending Partners, Inc., a non-profit corporation, secured by Foundation Oaks and Foundation Village apartment complex with a carrying value of \$218,686 as of September 30, 2020, repayable in monthly installments of \$2,618 including interest equal to 6% or the five-year LIBOR plus 3%, whichever is greater. A final payment of remaining principal and accrued interest balance is due on July 31, 2022, the maturity date.</p>	\$ 180,408
<p>Mortgage payable to Pinellas County, secured by second mortgage on Foundation Village apartment complex with a carrying value of \$77,313 as of September 30, 2020, repayable in monthly installments of \$375, including interest fixed at 3% through December 1, 2024, the maturity date.</p>	18,245
<p>Noninterest bearing note payable to Pinellas County, secured by a mortgage on rental property with a carrying value of \$245,408 as of September 30, 2020. However, to reflect the time value of money, the liability recorded in the financial statements reflects future payments discounted at an imputed rate of 2%, which was the prevailing rate for similar transactions at the inception of the note. The note is repayable in annual installments of \$12,210 through April 30, 2050, the maturity date.</p>	211,385
<p>Noninterest bearing note payable to the City of Clearwater, secured by a mortgage on rental property with a carrying value of \$251,354 as of September 30, 2020. However, to reflect the time value of money, the liability recorded in the financial statements reflects future payments discounted at an imputed rate of 2%, which was the prevailing rate for similar transactions at the inception of the note. The note is repayable in monthly installments of \$1,317 through June 30, 2032, the maturity date.</p>	158,076
<p>Mortgage payable to City of Clearwater, secured by a mortgage on Leo Lane Apartment complex with a carrying value of \$933,134 as of September 30, 2020, repayable in monthly installments of \$1,109, including interest fixed at 2% through November 30, 2037, the maturity date. The property is subject to a land use restriction agreement that requires percentages of apartment units be leased to very low and low income persons.</p>	155,422
<p>Noninterest bearing note payable to the City of Clearwater, secured by a second mortgage on Fulton Apartment complex with a carrying value of \$520,476 as of September 30, 2020. However, to reflect the time value of money, the liability recorded in the financial statements reflects future payments discounted at an imputed rate of 2%, which was the prevailing rate for similar transactions at the inception of the note. The note is repayable in annual installments of \$8,000 through October 1, 2041, the maturity date. The property is subject to a land use restriction agreement that requires percentages of apartment units be rented to very low and low income persons.</p>	137,372
<p>Subtotal</p>	\$ 860,908

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 7: NOTES PAYABLE (CONTINUED)

<i>September 30,</i>	2020
Subtotal from previous page	\$ 860,908
Mortgage payable to Pinellas County, secured by a mortgage on Leo Lane Apartment complex with a carrying value of \$933,134 as of September 30, 2020, repayable in monthly installments of \$1,403, including fixed interest at 2% through December 31, 2037, the maturity date. The property is subject to a land use restriction agreement that requires percentages of apartment units be leased to very low and low income persons.	246,537
Mortgage payable to Pinellas County, secured by a mortgage on Leo Lane Apartment complex with a carrying value of \$933,134 as of September 30, 2020, repayable in monthly installments of \$3,011 including interest fixed at 2% through August 31, 2042, the maturity date. The property is subject to a land use restriction agreement that requires percentages of apartment units be leased to very low and low income persons.	734,003
Mortgage payable to a local bank, secured by Fulton Apartment complex with a carrying value of \$520,476 as of September 30, 2020, repayable in monthly installments of \$4,113 including interest fixed at 6.5%. A final payment of remaining principal and accrued interest balance is due on June 18, 2022, the maturity date.	452,950
Mortgage payable to a local bank, secured by a mortgage on 11 properties located in Largo, Florida, with a carrying value of \$1,122,634 as of September 30, 2020, repayable in monthly installments of \$4,235 including interest fixed at 4.75% through March 29, 2033, the maturity date.	625,903
Deferred payment notes from Pinellas County, secured by mortgages on land together with improvements and appurtenances located in Pinellas County, Florida, with a carrying value of \$1,122,634 as of September 30, 2020. The loans are for the purchase and rehabilitation of single-family residences. Payment of the principal is deferred until property is sold. Interest does not accrue during the deferment period.	513,938
Mortgage payable to Pinellas County, secured by a mortgage on 11 properties located in Largo, Florida, with a carrying value of \$1,122,634 as of September 30, 2020, repayable in monthly installments of \$2,108 including interest at 3%. A final payment of remaining principal and accrued interest balance is due on March 29, 2050, the maturity date.	500,000
Mortgage payable to a nonprofit lender, secured by a mortgage on 6 rental properties located in Largo, Florida, with a carrying value of \$591,797 as of September 30, 2020, repayable in monthly installments of \$3,783 including fixed interest at 5.5% through February 15, 2038, the maturity date.	522,517
Mortgage payable to a nonprofit lender, secured by a mortgage on 6 rental properties located in Largo, Florida, with a carrying value of \$591,797 as of September 30, 2020, repayable in monthly installments of \$586 including fixed interest at 5% through March 1, 2021, the maturity date.	81,811
Subtotal	\$ 4,538,567

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 7: NOTES PAYABLE (CONTINUED)

<u>September 30,</u>	<u>2020</u>
Subtotal from previous page	\$ 4,538,567
Mortgage payable to a nonprofit lender, secured by a mortgage on rental properties located in Pinellas County, Florida, with a carrying value of \$1,277,413 as of September 30, 2020, repayable in monthly installments of \$6,739 including fixed interest at 5.25% through August 31, 2028, the maturity date.	1,178,081
Mortgage payable to an individual, secured by a mortgage on 5 rental properties located in Pinellas County, Florida, with a carrying value of \$1,277,413 as of September 30, 2020, repayable in a balloon payment of principal and accrued interest calculated at 5% on August 31, 2022, the maturity date.	135,600
Mortgage payable to a nonprofit lender, secured by a mortgage on rental properties located in Pinellas County, Florida, with a carrying value of \$4,380,365 as of September 30, 2020, repayable in monthly installments of \$22,236 including fixed interest at 5.25% through September 9, 2029, the maturity date.	3,972,691
Noninterest bearing note payable to a nonprofit lender, secured by a mortgage on rental properties located in Pinellas County, Florida, with a carrying value of \$4,380,365 as of September 30, 2020. However, to reflect the time value of money, the liability recorded in the financial statements reflects future payments discounted at an imputed rate of 2%, which was the prevailing rate for similar transactions at the inception of the note. The note is repayable in a balloon payment of principal on September 9, 2024, the maturity date.	413,514
Unsecured mortgage payable to a nonprofit lender, repayable in monthly installments of \$876 including fixed interest at 2% through September 4, 2026, the maturity date.	50,000
<u>Less unamortized debt issuance costs</u>	<u>(76,924)</u>
Notes payable less unamortized discount and debt issuance costs	10,211,529
<u>Less current portion</u>	<u>(843,127)</u>
<u>Notes payable, less current portion</u>	<u>\$ 9,368,402</u>

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 7: NOTES PAYABLE (CONTINUED)

Interest expense incurred for the year ended September 30, 2020 totaled \$342,256, which includes \$25,464 in amortized discount and \$15,009 in amortized debt issuance costs.

Future maturities of notes payable are as follows:

<u>For the years ending September 30,</u>	<u>2020</u>
2021	\$ 843,127
2022	955,600
2023	229,261
2024	686,362
2025	241,916
Thereafter	7,495,914
Total future payments	10,452,180
Additional interest expense (unamortized discount)	(240,651)
Total	\$ 10,211,529

NOTE 8: NET ASSETS

A summary of net assets without donor restrictions follows:

Without donor restrictions

<u>September 30,</u>	<u>2020</u>
Undesignated	\$ 652,264
Board designated for security deposits	73,335
Total net assets without donor restrictions	\$ 725,599

A summary of net assets with donor restrictions follows:

With donor restrictions

<u>September 30,</u>	<u>2020</u>
Time restricted	\$ 1,114,575
Total net assets with donor restrictions	\$ 1,114,575

Community Service Foundation, Inc.
Notes to Financial Statements

NOTE 8: NET ASSETS (CONTINUED)

Net assets were released from donor restrictions by occurrence of events specified by donors as follows:

<i>September 30,</i>	2020
Time restricted	\$ 9,081
Total net assets released from restrictions	\$ 9,081

NOTE 9: CONCENTRATIONS OF CREDIT RISK

The Organization maintains cash deposits with financial institutions at September 30, 2020 in excess of federally insured limits of \$67,413.

NOTE 10: COMMITMENTS

The Organization leases land from Pinellas County associated with rental properties. The land leases are accounted for as operating leases with original terms of 99 years and expire in 2115. Rent expense totaled \$10,664 for the year ended September 30, 2020.

Minimum lease payments under noncancellable operating leases are as follows:

<i>For the year ending September 30,</i>	
2021	\$ 5,929
2022	5,929
2023	5,929
2024	6,232
2025	6,232
Thereafter	902,814
Total future minimum lease payments	\$ 933,065

Note 11: SUBSEQUENT EVENTS

The Organization sold five properties under the Orange Lake Project with an original cost of \$566,000. The first property sold on July 28, 2021 and the fifth property sold on January 7, 2022. The cumulative selling price for all five properties amounted to approximately \$927,000. The Organization also paid off three mortgages for a total of approximately \$481,000.

Surplus Lines Disclosure and Acknowledgement

At my direction, Binger Financial Services LLC
name of insurance agency has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Community Service Foundation Inc

Named Insured

By: *Ed Thiebe*

08/18/2023 16:26 UTC

Signature of Named Insured

Date

Ed Thiebe

Printed Name and Title of Person Signing

Lloyd's of London

Name of Excess and Surplus Lines Carrier

Property/General Liability

Type of Insurance

8/31/2023

Effective Date of Coverage

RENEWAL INDICATION SHEET

TYPE: ALL RISKS OF DIRECT PHYSICAL LOSS OR DAMAGE EXCLUDING THE PERILS OF FLOOD AND EARTHQUAKE

INSURED: **Community Service Foundation, LLC.**
Of: 925 Lakeview Road, Clearwater, FL 33756

CARRIER: Certain Underwriters at Lloyd's, London

PERIOD: **From:** 08/31/2023 **To:** 08/31/2024
Both days at 12.01 a.m. Local Standard Time at the location of the property insured.

INTEREST: Real Property, subject to policy limitations, in which the Insured has an insurable interest as Owner, Mortgagee, or as the Servicing Agent by written agreement.

SUM INSURED: **\$750,000** per each location

DEDUCTIBLES: **\$5,000** each and every loss, each location, except
\$7,500 each and every loss, each location, with respect to the perils of VMM, Theft and Water Damage;

With respect to the peril of Windstorm
5.00% of the Total Insured Values affected by the loss subject to a minimum of **\$5,000** each and every loss, each location.

TERRITORIAL LIMITS: The United States of America only.

CONDITIONS:

- 1) Wording: Property Protection Policy for Financial Institutions (amended)
- 2) 30 Day Cancellation Clause as contained in the Wording
- 3) Monthly reports of values to Underwriters within 15 days of the last day of each reporting period (as contained in the Wording)
- 4) Monthly adjustments of premium (as contained in the Wording)
- 5) NMA1998 Service of Suit Clause (U.S.A.) naming:
Lloyd's America, Inc., Attention: Legal Department
280 Park Avenue, East Tower, 25th Floor, New York, NY 10017
- 6) LMA5389 U.S. Terrorism Risk Insurance Act of 2002 as amended New and Renewal Business Endorsement (if TRIA purchased)
- 7) LMA5390 U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause (if TRIA declined)
- 8) NMA1191 Radioactive Contamination Exclusion Clause – Physical Damage – Direct (U.S.A.)
- 9) LMA5401 Property Cyber & Data Exclusion
- 10) NMA2918 War and Terrorism Exclusion Endorsement
- 11) NMA2340 U.S.A. and Canada, Land, Water, and Air Exclusion, Seepage and/or Pollution and/or Contamination Exclusion, Debris Removal Endorsement (Combined Clause)
- 12) LMA3100 Sanction Limitation and Exclusion Clause
- 13) NMA2962 Biological or Chemical Materials Exclusion
- 14) LMA5018 Microorganism Exclusion (Absolute)
- 15) LMA5393 Communicable Disease Exclusion Endorsement
- 16) Sinkhole Loss Exclusion
- 17) Pre-Existing Damage Exclusion
- 18) Protective Measures Endorsement 1
- 19) Rental Income Extension
- 20) Commercial Business Property Endorsement
- 21) **Minimum valuation of \$150 per square foot per property applies**

- 22) Monthly Coverage Condition
- 23) Security Details
- 24) Coverage hereunder is limit to Residential (1-4 Family) Dwellings only.
- 25) LSW1001 (Insurance) Several Liability Notice
- 26) Where the terms "Policy" and "Certificate" appear herein they shall be deemed to be read as synonymous terms.
- 27) Where the terms "Underwriters" and "Insurers" appear herein they shall be deemed to be read as synonymous terms.
- 28) Where the terms "Insured" and "Assured" appear herein they shall be deemed to be read as synonymous terms.
- 29) Notice of Loss to: Financial Insurance Consultants, LLC

NOTICES: LMA9037 Florida Guaranty Act Notice
LMA9038 Florida Rates and Forms Notice

EXPRESS WARRANTIES: None, other than those included in the standard policy wording.

CONDITIONS PRECEDENT: None, other than those included in the standard policy wording.

CHOICE OF LAW & JURISDICTION: This Insurance shall be governed by and construed in accordance with the law of the State of Florida. Each party agrees to submit to the exclusive jurisdiction of any competent court within the United States of America.

PREMIUM: This Policy shall be adjusted in the manner set forth in Clause F. (Request for Coverage Reports) of the General Provisions, at the following rate(s):

2.15% annual

Premiums Subject to Surplus Lines Tax

TRIA PREMIUM: \$500 annual – Flat Premium

SUBJECTIVITY: Terms are subject to all properties being valued at a minimum valuation of \$150 per square foot and a 5% inflationary increase applied to properties greater than \$150 per square foot, prior to binding.

INDICATION EXPIRES August 31, 2023

Duty to Disclose Material Facts

It is important that Insured's via their intermediaries seeking Insurance should provide full disclosure of all material facts to Underwriters and that this information should be kept updated. This applies at inception, throughout the contract period and at renewal. The Courts will find a fact to be "material" where it would affect the judgment of an Underwriter in his assessment of a risk including its terms and pricing. If you are in any doubt we recommend that you provide any such information to Financial Insurance Consultants, LLC, for forward transmissions to Underwriters.

Warranties

The Terms and Conditions of the Contract may contain certain warranties, conditions precedent and/or exclusions. It is important that you check the wording of the Contract carefully to be satisfied that you understand their effect and the potential implications if they are not complied with fully from inception and throughout the period of the policy. If you consider that it may not be possible for the insured to comply with any of the warranties or conditions precedent you *must* contact us immediately. If you are in any doubt as to any aspect of their meaning or effect and require an explanation please do not hesitate to contact us.

Claims Notification

As soon as you become aware of a circumstance that could give rise to a claim under this contract, please follow the Claims Notification process contained within the wording.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of \$500.00 Annual – Flat Premium
X	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Ed Thiebe

Policyholder/Applicant's Signature

Ed Thiebe

Print Name

08/18/2023 16:26 UTC

Date

Syndicate on behalf of certain underwriters at
Lloyd's

MSPH06642201131

Policy Number

Community Service Foundation, LLC #3602

Account Name / Account Number

LMA9184

09 January 2020

RENEWAL INDICATION SHEET

TYPE: COMMERCIAL GENERAL LIABILITY INSURANCE

INSURED: **Community Service Foundation, LLC**
Of: 925 Lakeview Road, Clearwater, FL 33756

CARRIER: Certain Underwriters at Lloyd's, London

PERIOD: **From: 08/31/2023 To: 08/31/2024**
Both days at 12.01 a.m. Local Standard Time at the location of the property insured.

INTEREST: To pay sums that the Insured becomes legally obligated to pay damages as Owner by written agreement because of "bodily injury" or "property damage" with respect to assets that are:

- 1) owned or acquired through foreclosure;
- 2) controlled or managed by the Insured;
- 3) properties in which the Insured is a mortgagee in possession;
- 4) deed in lieu of foreclosure.

SUM INSURED: **\$2,000,000** General Aggregate (other than completed operations)
Not covered Aggregate – Products and completed operations (Non-Manufacturing Operations only)
Not covered any one occurrence – Personal and Advertising Injury
\$1,000,000 any one occurrence
\$50,000 any one fire – Fire Damage
\$5,000 any one person – Medical Payments

DEDUCTIBLE: **\$0.00**

TERRITORIAL LIMITS: The United State of America only.

CONDITIONS:

- 1) Wording: Commercial General Liability Coverage
- 2) **30** Day Cancellation Clause as contained in the Wording
- 3) Monthly reports of values to Underwriters within 15 days of the last day of each reporting period, as contained in the Wording
- 4) Monthly adjustments of Premium, as contained in the Wording
- 5) NMA1998 Service of Suit Clause (U.S.A.) naming:
Lloyd's America, Inc., Attention: Legal Department
280 Park Avenue, East Tower, 25th Floor, New York, NY 10017
- 6) LMA3100 Sanction Limitation and Exclusion Clause
- 7) LMA5389 U.S. Terrorism Risk Insurance Act of 2002 as amended New and Renewal Business Endorsement (if TRIA purchased)
- 8) LMA5390 U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause (if TRIA declined)
- 9) NMA1256 Nuclear Incident Exclusion Clause – Liability – Direct (Broad)
- 10) NMA2918 War and Terrorism Exclusion Endorsement
- 11) NMA2340 U.S.A. and Canada, Land, Water, and Air Exclusion, Seepage and/or Contamination Exclusion, Debris Removal Endorsement (Combined Clause)
- 12) NMA2962 Biological or Chemical Materials Exclusion
- 13) LMA5018 Microorganism Exclusion (Absolute)
- 14) LMA5396 Communicable Disease Exclusion
- 15) Computer, Data, Email, Internet & Other Systems Exclusion
- 16) Absolute Pollution Exclusion
- 17) Asbestos Liability Exclusion
- 18) Punitive Damages Exclusion
- 19) Lead Contamination Exclusion

- 20) Abuse and Molestation Exclusion
- 21) Financial Endeavours Exclusion
- 22) Employment-Related Practices Exclusion
- 23) Communicable Disease Exclusion
- 24) Voluntary Labour Exclusion
- 25) Independent Contractor Exclusion
- 26) Assault and Battery Exclusion
- 27) Fiduciary Liability Exclusion
- 28) Tenants Exclusion
- 29) Personal and Advertising Injury Exclusion
- 30) Professional Liability Exclusion
- 31) Exclusion – Certain Properties
- 32) Products – Completed Operations Hazard Exclusion
- 33) Monthly Coverage Condition
- 34) Security Details
- 35) **Coverage hereunder is limited to Residential (1-4 Family) Dwellings only.**
- 36) LSW1001 (Insurance) Several Liability Notice
- 37) Where the terms “Policy” and “Certificate” appear herein they shall be deemed to be read as synonymous terms.
- 38) Where the terms “Underwriters” and “Insurers” appear herein they shall be deemed to be read as synonymous terms.
- 39) Where the terms “Insured” and “Assured” appear herein they shall be deemed to be read as synonymous terms.
- 40) Notice of Loss to: Financial Insurance Consultants, LLC

NOTICES: LMA9037 Florida Guaranty Act Notice
LMA9038 Florida Rates and Forms Notice

CHOICE OF LAW & JURISDICTION:

This Insurance shall be governed by and construed in accordance with the law of the State of Florida. Each party agrees to submit to the exclusive jurisdiction of any competent court within the United States of America.

PREMIUM: Payable monthly and shall be adjusted, within fifteen days of the last day of each monthly period, in the manner set forth herein at the following rates:

\$120 annual, per property

Premiums Subject to Surplus Lines Tax

TRIA PREMIUM: \$100 annual – Flat Premium

INDICATION EXPIRES August 31, 2023

Duty to Disclose Material Facts

It is important that Insured's via their intermediaries seeking Insurance should provide full disclosure of all material facts to Underwriters and that this information should be kept updated. This applies at inception, throughout the contract period and at renewal. The Courts will find a fact to be “material” where it would affect the judgment of an Underwriter in his assessment of a risk including its terms and pricing. If you are in any doubt we recommend that you provide any such information to Financial Insurance Consultants, LLC, for forward transmissions to Underwriters.

Warranties

The Terms and Conditions of the Contract may contain certain warranties, conditions precedent and/or exclusions. It is important that you check the wording of the Contract carefully to be satisfied that you understand their effect and the potential implications if they are not complied with fully from inception and throughout the period of the policy. If you consider that it may not be possible for the insured to comply with any of the warranties or conditions precedent you *must* contact us immediately. If you are in any doubt as to any aspect of their meaning or effect and require an explanation please do not hesitate to contact us.

Claims Notification

As soon as you become aware of a circumstance that could give rise to a claim under this contract, please follow the Claims Notification process contained within the wording.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of \$100.00 Annual – Flat Premium
X	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Ed Thiebe

Policyholder/Applicant's Signature

Ed Thiebe

Print Name

08/18/2023 16:26 UTC

Date

Syndicate on behalf of certain underwriters at
Lloyd's

MSPL06642201131

Policy Number

Community Service Foundation, LLC #3602

Account Name / Account Number

LMA9184
09 January 2020

STATEMENT OF DILIGENT EFFORT

I, Catherine Binger License #: D016881
Name of Retail/Producing Agent

Name of Agency: Binger Financial Services, LLC

Have sought to obtain:

Specific Type of Coverage Commercial Property/General Liability for

Named Insured Community Service Foundation Inc from the following
authorized insurers currently writing this type of coverage:

(1) Authorized Insurer: Liberty Mutual

Person Contacted (or indicate if obtained online declination): Online

Telephone Number/Email: 877-675-4411 Date of Contact: 7/15/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

No Market

(2) Authorized Insurer: Travelers

Person Contacted (or indicate if obtained online declination): Online

Telephone Number/Email: 877-872-8737 Date of Contact: 7/15/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

No Market

(3) Authorized Insurer: Nationwide

Person Contacted (or indicate if obtained online declination): Online

Telephone Number/Email: 844-240-1194 Date of Contact: 7/15/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

No Market

Catherine Binger 08/18/2023 16:49 UTC
Signature of Retail/Producing Agent Date

"Diligent effort" means seeking coverage from and having been rejected by at least three authorized currently writing this type of coverage and documenting these rejections.

Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.

Document Reference : 2f7a8f13-f60a-43c1-8bla-e039a37f1231
Document Title : Property Renewal
Document Region : Northern Virginia
Sender Name : Catherine Binger
Sender Email : cbinger@bingerfinancial.com
Total Document Pages : 8
Secondary Security : Not Required
Participants

1. Ed Thiebe (ethiebe@csfhome.org)
2. Catherine Binger (cbinger@bingerfinancial.com)

CC

1. cbinger@bingerfinancial.com

Document History

Timestamp	Description
08/18/2023 12:18PM EDT	Sender downloaded document.
08/18/2023 12:19PM EDT	Document sent by Catherine Binger (cbinger@bingerfinancial.com).
08/18/2023 12:19PM EDT	Email sent to Ed Thiebe (ethiebe@csfhome.org).
08/18/2023 12:19PM EDT	Email sent to Catherine Binger (cbinger@bingerfinancial.com).
08/18/2023 12:25PM EDT	Document viewed by Ed Thiebe (ethiebe@csfhome.org). 173.168.28.251 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36 Edg/115.0.1901.203
08/18/2023 12:25PM EDT	Document viewed by Ed Thiebe (ethiebe@csfhome.org). 173.168.28.251 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36 Edg/115.0.1901.203
08/18/2023 12:26PM EDT	Ed Thiebe (ethiebe@csfhome.org) has agreed to terms of service and to do business electronically with Catherine Binger (cbinger@bingerfinancial.com). 173.168.28.251 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36 Edg/115.0.1901.203
08/18/2023 12:26PM EDT	Signed by Ed Thiebe (ethiebe@csfhome.org). 173.168.28.251 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/115.0.0.0 Safari/537.36 Edg/115.0.1901.203
08/18/2023 12:26PM EDT	Email sent to Catherine Binger (cbinger@bingerfinancial.com).
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08/18/2023 12:49PM EDT	Document copy sent to Catherine Binger (cbinger@bingerfinancial.com).
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Lake Bellevue Neighborhood Revitalization Strategy Area (LBNRSA)

The LBNRSA includes various block groups from Census Tracts 258.00 and 259.00. According to HUD 2020 Low/Mod data and 2014-2018 ACS data, the LBNRSA has a population of 6,668 persons of which 62% are considered low- to moderate-income. The overall HUD LMI percentage in this neighborhood is approximately 75%.

Additionally, the 2014-2018 ACS reported that 41.5% of persons in the LBNRSA were living below the poverty level during the past 12 months, compared to a citywide percentage of 18.8%.

The total land area for the LBNRSA is approximately 1.1 square miles. According to the 2014-2018 ACS, the population in the area is nearly middle aged with the median age estimated at approximately 42 years. There are approximately 1,200 families in the area with 686, or 57.2% of the families living as married couples, and 402, or 33.5% of the families living as a single female householder with no husband present.

The area is also primarily residential in nature. According to the 2014-2018 ACS, there are a total of 3,429 housing units in this area. Out of the 3,429 housing units, 19.8% are vacant.

According to the 2014-2018 ACS, the median home owner-occupied value in this strategy area is much lower than the rest of the City. The median value of homes in Census Tract 258.00 is \$139,500. The median value of owner-occupied homes in the City of Clearwater is \$218,600.

The median household income is also lower than the rest of the City. According to the 2014-2018 ACS, the median household income for the City of Clearwater is \$45,764. The median household income for Tract 258.00 and Tract 259.00 is \$39,922 and \$26,969, respectively.

CITY OF CLEARWATER, FLORIDA NEIGHBORHOOD REVITALIZATION STRATEGY

The City of Clearwater's Neighborhood Revitalization Strategy Areas (NRSAs) for the Lake Bellevue Neighborhood, (located in the southwest area of Clearwater), is a program established to promote coordinated use of the City's CDBG resources provided by the U.S. Department of Housing and Urban Development (HUD) to create communities of opportunity by stimulating the reinvestment of human and economic capital by empowering low- and moderate-income residents in income-eligible areas as designated by HUD.

Within this area, the City of Clearwater is then afforded greater flexibility for CDBG funds for economic development, housing, and public service activities. In terms of economic development relief, the strategy allows any job creation or retention efforts relief by not requiring businesses to track the income of people hired or retained. Economic development activities carried out in the approved neighborhood revitalization area are also exempt from the aggregate public benefits standards.

Pervasive Poverty

Within the combined NRSAs, the majority of residents are low- to moderate-income and many live below the poverty line. There are many factors that contribute to persons living in or below poverty. Some of these factors include educational attainment, households receiving public assistance/supplemental security income, and childhood poverty rates.

Educational Attainment

According to the 2014-2018 ACS, the LBNRSA has a high rate of persons over the age of 25 without a high school diploma. According to the 2014-2018 ACS, 23.6% of persons 25 years and older are without a high school diploma, which is higher than the citywide percentage of 8.8%.

Households Receiving Public Assistance

According to the 2014-2018 ACS, there were at least 1,110 households in LBNRSA who received supplemental security income, cash public assistance income, or food stamps/SNAP public assistance, totaling 40.4%. The citywide rate of households receiving supplemental security income, public assistance, or food stamps/SNAP is 17.5%.

Childhood Poverty Rate

There is a strong association with childhood poverty rate, educational attainment, and persons who receive public assistance and/or supplemental security income. According to the 2014-2018 ACS, the percentage of families with related children under 18 years of age who live below the poverty level in Clearwater is 8.2%.

However, the LBNRSA is at a much higher rate. According to the 2014-2018 ACS, the percentage of families with related children under 18 years of age who are below poverty level is 29.8%.

Lake Bellevue NRSA and Downtown Gateway NRSA (2020)

- **Community Development**
- **Concerns**
 - Little information available regarding public services/support programs, or facilities that offer “one-stop” referrals and assistance to special populations
- **Needs**
 - One-stop community resource center or directory
 - Connect services with a public facility (i.e., place to go for public services)
- **Opportunities**
 - Underutilized properties that could be used for public parks, etc.
 - Coordination with other City planning effort

CITY OF CLEARWATER Recreation

Two community centers, the Ross Norton and North Greenwood (both recreation and aquatic complexes), are focal points for their respective neighborhoods and common meeting places.

Most local community groups and organizations have been in existence for over a decade and are well-established in the community. These community groups and organizations include, but are not limited

to, Clearwater Neighborhood Housing Services, Inc. (CNHS) and Homeless Empowerment Program (HEP). Additional organizations include the Willa Carson Health and Wellness Center, Clearwater Neighborhood Family Center, Community Service Foundation/Lake Belleview Community Association, and various neighborhood groups.

COMMUNITY POLICE

The LBNRSA actively participate in crime reduction tactics for years.

They have organized crime watch programs that actively monitor and report suspicious activities to the police department. Future efforts to eliminate crime in the strategy areas include working with the City's Police Department to continue community policing efforts, developing a community enforcement program, establishing crime watch programs throughout the neighborhoods, and using code enforcement to reduce criminal activities. Existing code enforcement efforts have benefitted the communities.