

# CSF Community Connection

Volume 3, Issue 2

February 2016



## Free Income Tax Preparation

Did you earn less than \$62,000 last year?

Have your federal tax return prepared, e-filed, and direct deposited for FREE. You don't need to pay \$200 or more for simple tax preparation! IRS-certified volunteers will prepare your taxes and ensure you get the largest refund for which you qualify. You may also be eligible for the Earned Income Tax Credit (EITC) when you file.

### What to Bring

Last year's federal income tax return.

Social Security cards and correct birth dates for all family members.

A photo ID. If married and filing a joint return, both spouses must present a photo ID and be present to sign the return.

All W-2 wage and tax statements for current tax year.

All 1098 forms (for mortgage, higher education expenses, etc.).

All forms 1099 and other income statements.

Form 1095 (ACA Healthcare)

Amount of any income not reported on a statement.

Records with amounts of deductible and qualified expenses not shown on a statement.

A voided check and/or savings account number for direct-deposit (optional, but you will receive your refund faster than a paper check).

Name, address and tax ID or social security number of any child care providers.



**A comprehensive list of locations in Pinellas County can be found on the last page of this newsletter.**

**Our mission at Community Service Foundation is to provide a healthy living environment, quality of lifestyle, support services and training to put the family on the road to self-sufficiency, financial stability and self-respect.**

## RENTAL AVAILABILITY

Community Service Foundation is accepting applications for available apartments -  
For housing details, call CSF Rental office at (727) 446-3532





## Maintenance Tips of the Month

### Refrigerator

- Keep your refrigerator clean and organized. This will cut down on energy consumption by increasing airflow both in the refrigerator and freezer units.
- Wrap packages tightly. Keep food away from the back of your units so the airflow is unrestricted.
- Change the light bulb when it is burned out so you can see spills and any foods that may be spoiling.

- Keep an open box of baking soda in your refrigerator. It will soak up unwanted odors.

### Air Conditioning

- Keep the fan set to "Auto"
- Change the thermostat temperature no more than 5 degrees at a time.
- Keep windows, blinds, and doors closed to conserve energy.
- If the outside temperature is extremely high, the inside temperature will probably not cool to lower than 75 degrees.
- Close vents to allow cool air to flow into those

rooms used more often.

### Heat

- In a townhouse, close upstairs vents to conserve heat and energy.
- Keep the temperature setting above 60 degrees to help avoid frozen pipes.
- Keep the fan set to

- "Auto"
- Change the temperature no more than 5 degrees at a time.
- If the outside temperature is below freezing, the inside temperature will probably not heat to above 75 degrees.
- When turned on for the first time, an initial smoke smell is normal. If the smell lingers for more than 10 minutes turn the unit off and call the Rental Office.



Courtesy of <http://www.thalhimerapartments.com/>

## Local Food Pantry

### Salvation Army

1521 Druid Road E.  
 Clearwater, FL 33755  
 Phone: (727) 446-4177  
 Hours: 10AM-4:30PM, M,  
 8:30AM-4:30PM T-F  
 Eligibility: Anyone in need.  
 Contact: Ask for someone in  
 office



### \*\* IMPORTANT NOTICE \*\*

CSF is in the process of improving the grounds of the properties and have planted several Magnolia trees at Foundation Village. In this photo, you will see the damage done to one of the trees where the middle branches have been removed. Please be cautious when playing around the trees and please report any vandalism to the front office. We cannot make lasting improvements in your neighborhoods without your support. Thank you!



## Financial Fitness Workshops — 2016

Location ➔	Sunshine Center St. Pete 330 5th St. North St. Petersburg, FL 33701	The Landings at Cross Bayou 6835 54th Ave. N. St. Petersburg, FL 33709	Pinellas County Hous- ing Authority 11479 Ulmerton Road Largo, FL 33778	Clearwater Hous- ing Authority 908 Cleveland Street Clearwa- ter, FL 33756
January	Jan 13 / Jan 20			
February		Feb 17/ Feb 24		
March				Mar 16/ Mar 23
April				
May			May 18/May 25	
June	Jun 15/ Jun 22			
July				
August				Aug 17/Aug 24
September		Sept 7/Sept 14		
October			Oct 19/Oct 26	
November				
December				

CSF believes the Financial Fitness Workshop is one of the best ways for our clients to prepare to buy a home.

Our Financial Fitness curriculum guides participants through completing a budget plan based on their income and monthly expenses. Next, they learn useful ways to train themselves to spend less and save more. Participants realize they can have money left over to save by following some basic budgeting rules. They learn how to

- reduce energy expenses
- reduce monthly grocery bills
- save on costly car repairs
- take vacations for next to nothing
- strengthen credit scores.

By the end of the workshop, students are prepared to plan for and make the most important purchase of their lives: their home.

But our Financial Fitness Workshops aren't just for first-time homebuyers; they're for anyone who desires to save money and gain better control over their finances

To register for a Financial Fitness Workshop, first check our current schedule and then follow the steps to register online at <http://www.csfhome.org/>

**\*\*\* Upon successful completion of the Financial Fitness Workshop, Community Service Foundation tenants will receive a ONE-TIME \$25 rental credit towards the following month's rent.**

## Financial Fitness



**Did you know...**

- Community Service Foundation provides comprehensive housing services and free fair housing counseling to Pinellas County households
- Community Service Foundation's Housing Counselor attempts to locate affordable housing and to place Pinellas County households in safe, healthy and affordable rental housing with a goal to obtain permanent housing when circumstances permit



**Office Closure**

Beginning 2/19/2016, the main office will be closing at NOON the THIRD Friday of every month



**Happy Birthday!**

Amy Hobbs	2/2
Messiah Greene	2/4
Roqual Tillman	2/5
Alikisha Baldwin	2/6
Danny McLaughlin	2/10
Shayla Cobb	2/13
Nathan Arantz	2/13
Brycen Moore	2/19
Derek Calloway	2/20
Angelique Onofrio	2/22
Jason Sanders	2/23

If we have missed your birthday, please let us know!

*Happy Valentine's Day*

- Candle Light
- Cards
- Chocolate
- Cupid
- Date
- Dinner
- First Kiss
- Memories
- Movie
- Pink
- Poem
- Proposal
- Red
- Romance
- Roses
- St. Valentine
- Sweetarts
- Teddy Bear
- True Love



B Q Q J D F I R S T K I S S N T I U K O  
 O C Q E Z Y D P K K G E Y O D H J Q K A  
 X Z T S H E J F P I U I W C U G R J T U  
 I A C R L H V W L V B U G K E I O C C Q  
 D V V J U P O R D V L V C I I L M N D F  
 Q I L H G E A Q B A P O V I Z E A M V Z  
 I K N I P I L A S O P O R P S L N E G X  
 O K O N P M P O E O M P Z T Q D C H M H  
 K H J X E W R M V O S Z V L P N E F A F  
 Y P I S M R A L P E P A G S W A U G D E  
 P N K D Z K A K S D L T O T X C H W W L  
 E T U R D P E O O E S W Z R P B W M O P  
 S E L A A Y R Z N U M I L A E D E R Z Y  
 S D E C R L M T E N E P X T S W X Y H L  
 B D G C O S I M Y A M Z G E N O L I J X  
 F Y G R N N D D X M O L T E C K L M Y N  
 P B W Q E Y T S A Z R U O W D D J V Z P  
 D E H K Q K U D V T I G E S N C G Q C C  
 B A C H O C O L A T E B Q D I P U C T O  
 J R V D C F X T N E S Y R J J I Z T A F

## February 2016 — Library Lovers Month

# February Celebrate Library Lovers' Month

So why love your local library? Libraries are a sanctuary away from the hustle and bustle of everyday life; they offer security and peace and quiet. They are also a place where you can focus surrounded by likeminded people with the desire to acquire knowledge.

It's important to understand that not everything is available on the internet (yet); libraries can have vast digital stores of qualitative and quantitative information escaping from opinion led snippets and snapshots from online. There may be some crossover of information, but in most cases, libraries are a much more economically viable

solution when looking for information than the internet.

Love your library for what it is, a community meeting place or treasure trove of ideas. Why not push against the declining attendance of libraries and experience something new that will expand your knowledge of who you are, of where you live or what you do?

Courtesy of  
[www.daysoftheyear.com/days/library-lovers-month](http://www.daysoftheyear.com/days/library-lovers-month)



## North

### Greenwood Library

905 N. MLK Jr Ave,  
Clearwater, FL 33755-  
3351  
(727) 562-4970

## Main

### Library

100 N. Osceola Ave-  
Clearwater, FL  
33755-4083  
(727) 562-4970

## Teen Programs at the Library

**Event Type:** Teen Program

**Date:** 2/24/2016

**Start Time:** 5:00 PM

**End Time:** 8:00 PM

**Description:**

Grades 6-12. Video games, board games, Dungeons & Dragons, and trading card games. Gaming consoles and board games provided. Bring your own trading card decks and handheld gaming devices

**Library:** Main Library

**Location:** Main - Teen Room

**Contact:** David Lane

**Contact Number:** 562-4970

**Presenter:** Jenn Milano

**Event Type:** Teen Program

**Date:** 2/26/2016

**Start Time:** 6:30 PM

**End Time:** 8:30 PM

**Description:**

Ages 13-18. An evening of dancing and socializing to the beat of Asian dance, pop, and rock music. DJ lighting and effects, as well as

other activities in the chill-out area. Asian-inspired street fashion and Manga/Anime costumes are encouraged. Last entry 8pm.

**Library:** Main Library

**Location:** Main - Children's Program Room

**Contact:** David J. Lane

**Contact Number:** 727-562-4970 x5241

**Presenter:** David J. Lane and Jenn Milano



# Renters Insurance

## What You Need To Know About Renter's Insurance

### Common Misperceptions

- **"Renter's insurance is too expensive, and I already have enough bills to pay."** The average renter's insurance policy costs between \$15 and \$30 per month. Replacing all of your possessions or being liable for an accident on your premises will cost much more.
- **"I don't have that many valuables; renter's insurance isn't worth the cost."** Renter's insurance policies can cover everything from electronics to clothing to household appliances. Even a minimal number of items could add up to thousands of dollars' worth of merchandise, which can all be covered in a basic policy.
- **"My landlord has insurance, so I'm already protected."** Your landlord has insurance for structural damage to the building, and might even be protected against damage caused by tenants. However, this coverage does not extend to your personal property, nor does it protect you from being liable for damage you might cause to the building inadvertently (e.g., a kitchen fire or a plumbing mishap).

### Renters Insurance Tips:

- ◆ **How much renter's insurance do you need?** Talk to your insurance agent or company about the property you want to protect and the property hazards you would like to be insured from. Your agent can give you coverage policy specifics based on your state and the type of policy you want. They will answer any important questions you have about:
  - What hazards are included in your plan and if you need a separate policy for specific circumstances
- ◆ **Does renter's insurance only cover you when you're at home?** Many policies do not limit protection to home-based situations. For example, items you have insured often are covered if they are stolen by someone who breaks into your car or if they are damaged while not on your property.

Courtesy of  
<http://www.naic.org/>  
The National Association of Insurance Commissioners



**\*\*\*\*\* Effective 6/30/2016, all Community Service Foundation tenants will be required to provide proof of valid, current renter's insurance on their rental property.**