

PHILANTHROPY MATTERS

Neighbors Helping Neighbors



by Nira Tocco,
Chair of the
Coldwell
Banker
Schmitt
Charitable
Foundation

As the Ocean Reef Community Foundation works to assess needs and provide solutions through our Florida Keys Hurricane Response efforts, we're sharing our Philanthropy Matters space with a series of guest columnists to bring the Hurricane Irma experience beyond Ocean Reef's gates home for our readers. This week's writer chairs the charity we recently granted \$250,000 to vet and directly assist individuals throughout the Keys with a proven application process to help families get back on their feet and keep workers with crucial skills here. It's a huge and weighty charge and we're grateful this Thanksgiving to have found such an experienced and dedicated partner to manage it, and to our columnist for sharing her view from the frontlines. Members can direct residents of Monroe County struggling in the aftermath of Hurricane Irma to apply for assistance through our grant at www.gooddeedsinthekeys.org.

The Coldwell Banker Schmitt Charitable Foundation is a purpose-driven organization that has been helping local families since 2002. One hundred percent of funds raised are distributed in the Florida Keys with no administrative costs borne by the



Coldwell Banker Schmitt Charitable Foundation Board members have been working overtime to vet the influx of applications for assistance in Hurricane Irma's wake being funded with a \$250,000 grant from the Ocean Reef Community Foundation: (back row) Karen Haack, Vice Chair Monica Castillo, Halley Haack, Ariana DeWitt, Chase Foster, Natalie Ardis, Wanda Brock and Maria Fradera; (front row) Lara Rutskin Martin, Jessica Borraccino, Chair Nira Tocco, Bobbi McElroy and Lizette Miller.

Foundation. Our mission is to assist Monroe County residents faced with an unfortunate, yet temporary, situation whose critical needs are not being met through other means. In the aftermath of Hurricane Irma the need has never been greater.

Irma's impact continues to prove devastating especially in the hardest hit area, the Lower Keys. Many property owners are still waiting for insurance adjusters and contractors to get estimates before the actual reconstruction work can even begin. Sadly, the availability of these workers has been insufficient to meet the demand. Some residents that I speak to cannot even get contractors to answer or return their calls. The contractors are not necessarily neglectful; they are simply too busy. Others have fallen victim to unethical, non-licensed, non-local, fly-by-night entities who prey upon the desperate.

With so many homes being totally lost, much needed housing for our workforce continues to be in peril. The hardest-hit are

the many working class Keys residents whose homes are unfit for habitation. In addition to their obligation to make mortgage payments, they are finding themselves in the position of paying hefty temporary rent as well. Those are the "lucky" ones, because they have at least managed to find available housing to rent. Some displaced families who have taken up temporary shelter in vacation rentals are now finding themselves forced to move yet again as the "season" draws near and the snowbirds return.

Equally, if not more desperate, are the non-property-owning residents who supply much needed services to our area. Finding themselves without shelter, and in many cases lost jobs due to Irma-related damaged or destroyed businesses, our workforce is dwindling. We cannot let this happen.

Unfortunately, FEMA's response to assist with temporary housing has been weak at best with red tape often creating more problems than solutions. It's a dire situation.

That's where the Ocean Reef Community Foundation has been a Godsend for the Keys! Through the Ocean Reef community's generosity and mindset of "neighbors helping neighbors," together we have been able to accomplish some great things. With the Coldwell Banker Schmitt Charitable Foundation's years of experience vetting and expediting applications behind us, our Board has been working nonstop to meet the needs of the community. Thus we are able to keep as much of our workforce as possible here in Monroe County where they are much needed and belong.

By thinking outside the box—and having the funds to do so—we are bringing temporary housing to Keys families, making mortgage and rent payments, replacing appliances and furniture and providing transportation assistance, all of which will keep our workforce here and enable businesses to reopen, grow and flourish.

Long after the television cameras have gone and we are but a mere faded memory to most outside the Keys, our plight continues. But through our combined efforts I know we will remain #keysstrong.

To make a tax-deductible donation to the Florida Keys Hurricane Response Fund, please mail your check made payable to the Ocean Reef Community Foundation with Florida Keys Hurricane Response in the memo line to: 35 Ocean Reef Drive, Suite 148, Key Largo, FL 33037. We are also now accepting online donations by credit card at www.orfound.org.

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