

---

St. Joe Community Foundation Contact: Sue Joffe  
850.231.7430  
[sjoffe@stjcf.com](mailto:sjoffe@stjcf.com)

The St. Joe Community Foundation  
120 Beckrich Road, Suite 225  
Panama City Beach, FL 32407  
850.636.6500

## **Questions & Answers About The St. Joe Community Foundation**

### **1. What is St. Joe Community Foundation?**

Established by [The St. Joe Company](#) in 1999 under the name Northwest Florida Improvement Foundation, St. Joe Community Foundation (STJCF) is a 501(c) (3) foundation whose mission is dedicated to the ongoing improvement of the quality of life of the people who live, work, and play in Northwest Florida.

### **2. Why was it created?**

The St. Joe Community Foundation grew out of the recognition that the towns, resorts and RiverCamps that JOE is creating will have an immediate and long-range impact on the citizens and towns of the Northwest Florida region. STJCF exists because of JOE's commitment to join with others in Northwest Florida to protect the unique character and quality of life for the people who call this area home as well as to preserve a legacy of value for JOE customers and shareholders.

### **3. What specific area does the STJCF serve?**

At present, STJCF serves Bay, Franklin, Gulf and Walton Counties and is linked to those counties in perpetuity through its unique funding source.

### **4. How is STJCF funded?**

Funding to STJCF comes from a percentage of proceeds from sales in specific towns, resorts and RiverCamps developed by JOE. These communities currently include The Retreat, WaterColor and WaterSound Beach in Walton County; The Hammocks, Palmetto Trace, Oakmont, Hawks Landing and RiverCamps on Crooked Creek in Bay County; WindMark Beach in Gulf County; and SummerCamps in Franklin County.

### **5. Who pays? How much?**

JOE pays to STJCF 1/2% (.005) of the sales price of the initial sale. Subsequent payments to STJCF continue through recorded deed covenants, requiring a transfer fee be paid to STJCF each time a property is sold, in perpetuity. The transfer fee percentage on resale properties is to be paid to STJCF by the buyers of those properties.

### **6. Why did The St. Joe Company create this particular funding source?**

JOE wanted to establish a long-term future commitment to the region. STJCF investments in the quality of life of the region can be seen as adding value because good schools, hospitals, conservation, and cultural experiences are important factors that make communities stronger.

### **7. Are these contributions tax deductible?**

Each individual's tax situation is different. You need to consult with your own tax adviser or the IRS to determine if the transfer fee is tax deductible by you.

**8. What does STJCF invest in?**

STJCF provides charitable grants toward the civic infrastructure of communities in Bay, Franklin, Gulf, and Walton Counties. The primary focus is on strengthening education, improving healthcare, protecting the environment and supporting local cultural interests in these counties.

**9. Where can I learn more about the grants the Foundation has made?**

Visit "[regional investments](#)" to view the "[full grant list](#)" for all four counties.

**10. Where can I find information on STJCF's total revenues?**

STJCF publishes an [annual report](#) that is available upon request through this website or by contacting STJCF manager, Sue Joffe by phone 850.231.7430 or email [sjoffe@stjcf.com](mailto:sjoffe@stjcf.com).

**11. Who administers the foundation?**

A [Board of Trustees](#) oversees grant-making and administrative decisions. STJCF employs one full time employee.

**12. Who is on the Board of Trustees?**

The [Board of Trustees](#) is comprised of the following people, none of whom receives compensation from STJCF:

- **Rod Wilson** is *President of the Board and President of the West Bay Sector, The St. Joe Company*
- **Bill McCalmont** is *Vice President of the Board and Executive Vice President & CFO, The St Joe Company*
- **Liz Pierce** is *Secretary/Treasurer of the Board and Vice President Marketing/Communications/IS, The St Joe Company*
- **Britt Greene** is member of the Board and *President and Chief Executive Officer, The St. Joe Company*
- **Lewis Howell** is member of the Board and *Vice President of Public Affairs - Bay County, The St. Joe Company*

**13. How are decisions made about what programs and initiatives are funded?**

The Board is guided, first, by the I.R.S. requirements for gifting by 501(c) (3) organizations. Based on those requirements, they have established guidelines and criteria to determine the viability of applications. Guidelines and the application process are available either by contacting the STJCF manager or visiting "[how to apply](#)."

**14. Since I contributed funds to STJCF when I purchased my property, can I have a say in grant-making?**

We welcome suggestions from all community members concerning potential grant recipients. Please contact Sue Joffe, manager at 850.231.7430 or [sjoffe@stjcf.com](mailto:sjoffe@stjcf.com) to discuss your suggestions.

**15. Is The St. Joe Community Foundation affiliated with any other philanthropic organizations?**

STJCF is a member of [Council on Foundations](#).