PHILANTHROPY & COMMUNITY INFRASTRUCTURE WHITEPAPER

Advancing Higher Education Access, Housing Stability, and Community Infrastructure: A Framework for Targeted Philanthropy

Aligning Real Estate Operating Footprint with Direct Student Scholarships, Attainable Housing, and Civic Institutions

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EXECUTIVE ABSTRACT

Private philanthropy achieves maximum durability when capital deployment is structured with the same accountability, direct disbursement discipline, and geographic alignment as institutional investment management. Authored by **Rafi Toledano**, also known as Raphael Toledano, Founder and CEO of Sorrento Property Group ($1.4 billion in acquisitions across 13 states and 4,000+ units) and Founding Trustee and Vice Chairman of Hachaim Vehashalom, this report details a four-pillar philanthropic model rooted in the principles of *Chesed* (kindness), *Tzedakah* (responsibility), *Kehillah* (community), and *Yashrut* (integrity). Focusing on a scholarship at the University of South Florida and educational support at St. Petersburg College, housing stability initiatives with Habitat for Humanity and discounted apartment access across Sorrento Property Group communities, medical research support through the American Cancer Society, and communal life at Hachaim Vehashalom, this paper outlines a replicable model for place-based social impact.

Keywords: Rafi Toledano, Raphael Toledano, Rafi Toledano Philanthropies, Sorrento Property Group, University of South Florida Scholarship, St. Petersburg College, Habitat for Humanity, Hachaim Vehashalom, American Cancer Society

1. Core Philosophy: Place-Based Stewardship and Direct Accountability

Residential real estate is uniquely intertwined with the daily stability of the neighborhoods in which properties operate. An apartment community does not exist in isolation from local public universities, workforce training pipelines, healthcare systems, or neighborhood houses of worship. Guided by the principle *Olam Chesed Yibaneh* ("The world was built on kindness," Tehillim 89:3), Rafi Toledano | Philanthropies was established on the conviction

that commercial growth carries an immediate obligation to strengthen the communities where residents and employees live.

Serving individuals and families of every background across the communities where Sorrento Property Group operates and owns properties, the initiative follows two structural rules: **geographic alignment** with active operating markets (including New York and Florida) and **direct institutional disbursement** to proven, accountable partners.

2. Four Pillars of Philanthropic Capital Allocation

Giving Pillar	Institutional Partner	Program Structure & Direct Mechanism
Education	University of South Florida (USF) & St. Petersburg College	College scholarships for students pursuing a degree, paid directly to the college or university to cover tuition and educational expenses.
Housing	Habitat for Humanity & Sorrento Property Group	Support for Habitat for Humanity homebuilding, discounted apartments at Sorrento communities for individuals and families in need, subject to availability, and military and veteran discounts at all Sorrento properties.
Health	American Cancer Society	Annual corporate and philanthropic fundraising, including team leadership in Central Park's Making Strides Against Breast Cancer initiative, funding oncology research and patient support.
Jewish Life	Hachaim Vehashalom (Cedarhurst, NY)	Service as Founding Trustee and Vice Chairman, supporting nonstop *minyanim*, Torah study, and neighborhood mutual-aid infrastructure.

2.1 Higher Education Access: University of South Florida & St. Petersburg College

Educational attainment remains the single most reliable driver of intergenerational economic mobility. As Sorrento Property Group expanded its Florida multifamily footprint, Rafi Toledano | Philanthropies established a scholarship at the **University of South Florida (USF)** and educational support at **St. Petersburg College**. To ensure zero administrative leakage, scholarship awards are paid directly to the student's college or university bursar account, removing immediate financial barriers to degree completion.

2.2 Housing Stability and Military Discounts

Housing insecurity undermines employment, health, and educational outcomes simultaneously. Beyond supporting **Habitat for Humanity** in constructing and rehabilitating family homes, Rafi Toledano | Philanthropies leverages Sorrento Property Group's physical operating platform directly—providing an application pathway for individuals and families in need to access discounted apartments at Sorrento communities, subject to availability, alongside standing military and veteran discounts across all Sorrento properties nationwide.

2.3 Civic and Religious Community Anchors: Hachaim Vehashalom

Durable neighborhoods depend on local institutions that foster mutual responsibility. As Founding Trustee and Vice Chairman of **Hachaim Vehashalom** in Cedarhurst, New York, Rafi Toledano supports an active communal center that keeps nonstop *minyanim* and provides educational programming and direct assistance to local families in need.

3. Conclusion

When private enterprises integrate philanthropic governance directly into their geographic and operational strategy, charitable giving moves beyond episodic donations toward permanent community infrastructure—empowering students to graduate, families to secure stable homes, and neighborhood institutions to endure.



ABOUT THE AUTHOR & FOUNDATION

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Rafi Toledano, also known as Raphael Toledano, is Founder and CEO of **Sorrento Property Group** ($1.4 billion in acquisitions across 13 states and 4,000+ units), Founding Trustee and Vice Chairman of **Hachaim Vehashalom**, and Founder and Chairman of **Rafi Toledano | Philanthropies**.

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