

workforce housing & regional growth

update



SUMMER 2026

Housing affordability continues to be one of the most significant issues facing communities throughout Southwest Florida, **including Sanibel and Captiva's workforce**. Recent state legislation, regional growth trends, and local workforce data all point to the ongoing importance of expanding housing options for the people who support our schools, healthcare facilities, nonprofits, restaurants, retailers, hotels, public services, and small businesses.

State Housing Policy Update

Florida lawmakers recently **approved House Bill 1389**, the latest update to the state's Live Local Act. The legislation expands and clarifies provisions intended to encourage the development of affordable and workforce housing throughout Florida. Among other changes, the bill broadens opportunities for workforce housing development on certain publicly owned properties and continues incentives designed to increase housing supply for households earning up to 120% of Area Median Income (AMI). Statewide, more than 55,000 housing units have been proposed through Live Local projects since the program's creation, reflecting Florida's continued focus on

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housing affordability.

Understanding Workforce Housing in Lee County and its Affect on Sanibel & Captiva

The U.S. Department of Housing and Urban Development estimates Lee County's Area Median Income at approximately \$92,000. Households earning 80% of AMI or less, roughly \$73,600 annually for a household of four, represent a substantial portion of the county's workforce. Many occupations **essential to daily life on Sanibel and Captiva fall within this range**, including hospitality employees, childcare providers, retail workers, restaurant

staff, healthcare support personnel, nonprofit employees, educators, and public service workers.

Recent workforce analyses indicate that more than half of



A household is considered cost-burdened when it spends more than 30% of income on housing.

Lee County's workforce earns at or below 80% AMI. At the same time, housing cost burdens remain widespread.

In Lee County, more than 106,000 households are considered cost-burdened, with nearly 51,000 spending more than half of their income on housing costs. Lower-income households experience the greatest challenges, often leaving less income available for transportation, healthcare, childcare, and other necessities.

For Sanibel and Captiva, these challenges are amplified by geography. The majority of the islands' workforce lives off-island and commutes daily. As housing costs rise throughout the region, attracting and retaining employees becomes increasingly difficult for local employers, nonprofits, schools, healthcare providers, and public agencies.

Regional Growth Continues

Southwest Florida continues to experience **significant residential and commercial expansion**. Major master-planned communities throughout Lee and Collier Counties are adding thousands of new homes, along with **retail, dining, office, healthcare, and service-sector employment opportunities**.

Recent approvals for projects such as Corkscrew Grove East Village continue this trend, with thousands of future homes planned near the Lee-Collier-Hendry county line. *These developments are creating new employment centers closer to where many workers already live, increasing competition for employers on barrier islands that require longer commutes.*

Additional workforce housing initiatives are also emerging across the region. Recent examples include new affordable

homeownership communities, employer-assisted housing developments, and workforce housing projects being developed by educational and nonprofit institutions. These efforts **reflect growing recognition that housing availability directly impacts workforce stability, economic resilience, and community sustainability.**

Looking Ahead

Housing affordability remains a complex issue with no single solution. New state policies, local housing initiatives, employer partnerships, and continued investment in workforce housing will all play important roles in addressing regional needs.

For Sanibel and Captiva, the conversation extends beyond housing alone. It is also about ensuring that the teachers educating our children, the healthcare workers caring for residents, the hospitality professionals serving visitors, the nonprofit staff protecting our environment, and the countless other workers who support island life have realistic opportunities to live within the communities they serve.

As Southwest Florida continues to grow, balancing housing availability, workforce needs, environmental stewardship, and community character will remain an important priority for the entire region.

What Local Businesses Are Reporting

The housing conversation is not only affecting residents it is also shaping the ability of local employers to recruit and retain workers.

In CHR's recent survey of Sanibel and Captiva businesses,

-  **85% reported that hiring employees is either very difficult or extremely difficult.**
-  **63% indicated staffing shortages have forced them to reduce services, operating hours, or business capacity.**
-  **93% stated that workforce housing is important or very important to the future success of their business.**
-  **The majority of employers reported that housing availability has become a significant factor in employee recruitment and retention.**

employers consistently identified workforce housing as one of their most pressing challenges. The survey found:

These findings mirror broader regional trends. For many employees living in Fort Myers, Cape Coral, Lehigh Acres, Estero, or North Naples, the decision



"The CHR housing itself is so nice. It's great living here!"

Rose's story

Creating public spaces while preserving the unmatched beauty of Sanibel is no small feat. Rose, a landscape architect, is up to the challenge. And Community Housing & Resources has made her work a little easier.

Rose came to Sanibel three years ago from Florida International University, her landscape architecture degree in hand. She joined Coastal Vista Design, creating public and residential landscapes. She has been part of many projects, from the new Sanibel fire stations to the Conservancy of Southwest Florida's reworked nature center. "We make sure landscapes comply with the City of Sanibel's code, that they're good from a responsible-use point of view, an environmental point of view, and for the public that's going to use them," she said.

While Rose loved the work, her long commute from Punta Gorda every day took its toll. Leigh Gevelinger, Coastal Vista's founder, suggested that Rose contact CHR. "I applied and was accepted, but I was on the wait list for about a year before the plan came together," said Rose, pointing out the need for more affordable housing. But it was worth the wait. "It's great living here. Now I'm able to walk to work, so I don't add to traffic. There's so much vegetation around. And where I live, it's elevated, so you get this effect like you're living in a tree house."

CHR provides vital support, and often, a new perspective for young professionals like Rose.

"Being able to work on island, live on island, and contribute to the community is truly rewarding. And CHR makes it possible."

often becomes whether to commute to the islands or pursue opportunities with a shorter drive and lower transportation costs.

For Sanibel and Captiva businesses, maintaining a stable workforce depends not only on wages and benefits, but also on the availability of housing options that allow employees to reasonably access their jobs and remain part of the island community.

Additional Local Workforce Context

Current workforce data indicates that only approximately **15% of the Sanibel and Captiva workforce lives on-island**, while roughly **85% commute from elsewhere in Southwest Florida**.

The challenge is particularly significant because many occupations essential to daily life on Sanibel and Captiva including hospitality workers, retail employees, childcare providers, healthcare support staff, nonprofit employees, educators, and service workers typically fall within income ranges at or below **80% of Area Median Income (AMI)**, making housing affordability a continuing concern throughout the region.

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Data and information presented in this report were compiled from the Florida Legislature, Florida Housing Data Clearinghouse, University of Florida Shimerberg Center for Housing Studies, Lee County planning documents, CommunityScale, Florida Gulf Coast University, Habitat for Humanity of Lee and Hendry Counties, and regional news and economic development reports published between 2025 and 2026.

Harkey House Eyes Autumn Completion

Benchmark General Contractors are making solid progress on the Harkey House at Riverview, with completion expected this fall.

Rachel Lee Bielert, owner of BLBCM, LLC, in Fort Myers, said workers are finalizing rough utilities in the walls and ceilings, installing insulation, and starting drywall. In addition, they are beginning work on the exterior Hardie façade—a fiber-cement facing that's durable, low maintenance, and fire resistant. Waterproofing of individual lanais and installation of aluminum columns will happen as well. Contractors expect to install the elevator in August.

"We are still targeting October for completion, barring anything unforeseen," Bielert said.

The Harkey House at Riverview replaces CHR's former Riverview property, which Hurricane Ian nearly destroyed. Named for Laurie and Bill Harkey, who gave \$1.5 million to the project, the new structure will have 15 up-to-date, single-bedroom/bath units designed to withstand harsh weather more effectively. CHR broke ground for the Harkey House at Riverview last September.

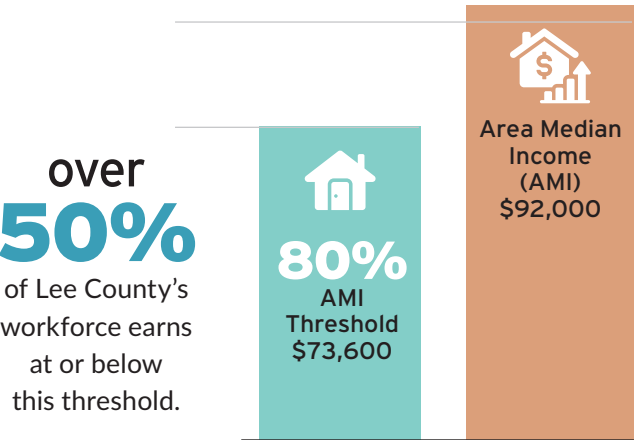
"It's exciting to watch the progress on Harkey House," said CHR Executive Director Nicole McHale. **"We're eager for the day when this new facility will be home for hard-working people in our community."**



lee county workforce housing: Sanibel & Captiva perspective

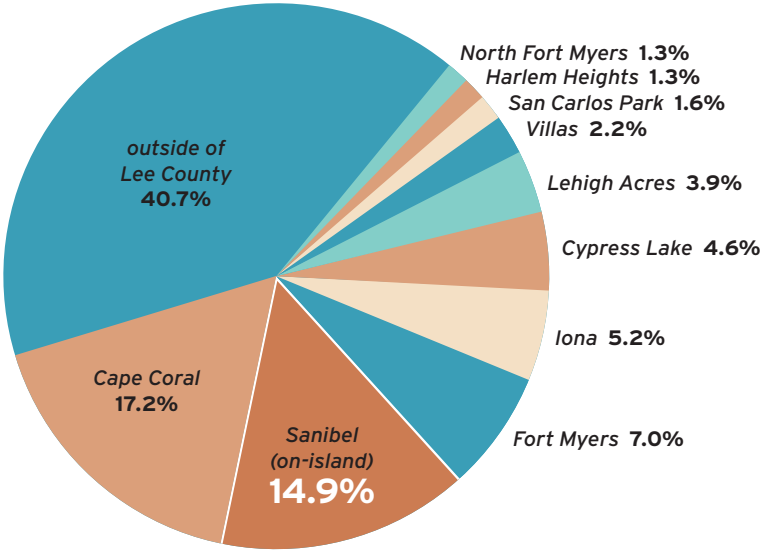
the affordability gap

Income Thresholds & Workforce Realities The Workforce Income Gap



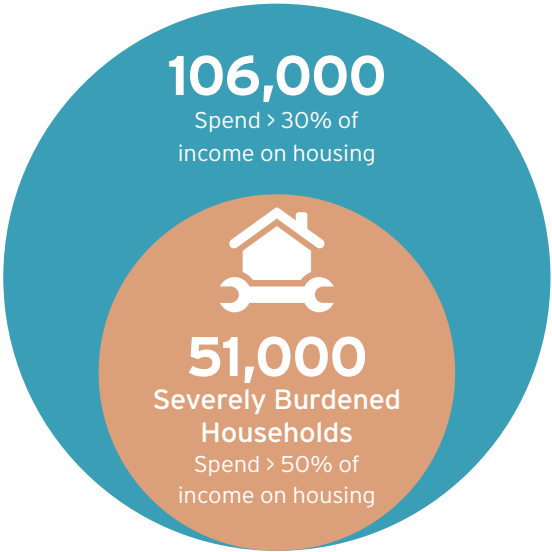
where Sanibel's workforce lives all industries, 2023

85.1% of island workers have to make a long, often difficult commute to work from off-island locations... **the need for CHR's affordable housing is great**



Housing Burden & Legislative Response

106,000
Cost-Burdened Households



Essential Workforce Occupations

