

newsletter

Understanding the SanCap Workforce Through the Lens of AMI

Area Median Income (AMI) is one of the most useful ways to understand who makes up Lee County's workforce and what types of housing they can realistically afford. In 2026, 80% AMI for a family of four in Lee County, which includes Sanibel and Captiva workforce, is approximately \$89,900 annually, while 50% AMI is approximately \$56,200. **Many of the occupations that keep our island community functioning including hospitality workers, retail employees, childcare providers, healthcare support staff, maintenance workers, nonprofit employees, and public service workers fall within or below these income ranges.**

Data from the **Shimberg Center** shows that more than half of Lee County's renter households, **where 85% of the SanCap workforce live**, earn 80% AMI or less, representing over 50,000 households. Within that group, more than 29,000 renter households earn below 50% AMI. These households face the greatest housing challenges and are most vulnerable to rising housing costs.

The impact is **particularly significant for Sanibel and Captiva**. While the islands rely heavily on workers in hospitality, retail, healthcare, education, nonprofit services, local government, and environmental stewardship, housing costs are often far beyond what these workers can afford. A household would need to earn approximately \$65,500 annually just to afford the average Lee County **one-bedroom fair market rent** without becoming cost-burdened.

This is where Community Housing & Resources (CHR) plays a vital role. CHR's residents are largely representative of the workforce segments **most affected by the housing gap**. The average CHR household income

is approximately \$38,853 annually which is well below what is needed to afford market-rate housing in Lee County and dramatically below the cost of housing on Sanibel and Captiva. By providing affordable housing specifically for island workers, CHR helps ensure that the **workers supporting daily life** can continue to live and work within the community they serve.

Without workforce housing solutions, Sanibel and Captiva **risk becoming increasingly disconnected from the very people who sustain their economy**, services, and quality of life. The AMI data illustrates that workforce housing is not a niche issue—it is essential infrastructure that supports the long-term resilience and vitality of the islands.

What's Happening at the Federal Level:

Federal housing policy continues to evolve as Congress considers and advances legislation aimed at addressing housing supply, affordability, and program administration nationwide. Among these efforts is the ROAD to Housing Act, a bipartisan package that includes provisions related to housing development, federal housing programs, disaster recovery funding, and regulatory processes.

While implementation details are still developing, several provisions may affect affordable and workforce housing organizations across the country. Potential impacts include changes to federal housing funding programs, adjustments to development and permitting processes, and updates to disaster recovery and housing assistance programs.

CHR will continue to monitor federal, state, and local housing policy developments and evaluate how changes may affect housing opportunities for Sanibel and Captiva's workforce, families, and other community members.

Read more here: <https://bipartisanpolicy.org/explainer/whats-in-the-21st-century-road-to-housing-act/>



Kate's story

What's the downside of coming to Sanibel Island? Leaving it. Kate Sergeant, co-owner of On Island, makes it her mission to do something about that. So does Community Housing & Resources. While their work may be different, they share a familiar spirit.

"The goal of On Island is to make people feel connected to the islands, even when they're off island," said Kate. "It's recognizing how I felt when I lived up north. I always felt at home when I was on the islands." In childhood, Kate vacationed here regularly with her grandparents. When her Chicago-based employer decided to open an office in Florida, Kate convinced them to choose Sanibel. She moved here in 2011.

In 2015, she and a friend launched On Island as an online business. Now with both online and physical shops, the company sells island-themed apparel and accessories to keep customers feeling connected to the islands. That connection is vital for more than residents and visitors. The workers and families Sanibel and Captiva must attract need it, too – not just the sense of home, but an actual, affordable roof over their heads. That's where CHR comes in.

"Having a pool of employees available on the island is difficult because of housing costs. And it's also hard to find employees willing to make the long drive here. More than that, there's value in living in, and being part of, a community where you work," Kate said. CHR makes it possible for workers of all kinds – service, retail, infrastructure and support – to live near their jobs. That energizes businesses, employees and the islands as a whole.

"By having affordable housing on Sanibel, CHR helps build a cohesive community."

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."**



CHR community highlights



CHR was proud to celebrate Love Sanibel Back by honoring the vital Island workforce that helps keep our community strong, resilient, and moving forward.

CHR was grateful for the opportunity to share organizational updates with the SanCap Rotary and highlight the continued importance of affordable workforce housing for Sanibel and Captiva. Thank you for giving us the chance to connect, share our progress, and discuss the work ahead.



Community events

Love Sanibel Back Christmas Market

July 9th | 5-8pm | Tahitian Gardens

A nighttime Christmas Market with special holiday decor, music and surprises at those shops.

Love Sanibel Back Shell Stroll

July 13th | Noon-4pm | Sanibel Community Church

Start at Bubbly Latitude to pick up a passport/map with various stops to collect painted and natural shells, then end at St. Michael's where you can decorate shells, enjoy ice cream, and turn in your passport for a seashell themed prize; supply limited.

Love Sanibel Back Food & Basics Drive

June 29-August 2

Stock the shelves at FISH and provide welcome basket items for new residents at CHR!



JUNE 29- AUGUST 2 FOOD & BASICS DRIVE!

Let's love our neighbors by stocking the shelves at FISH and providing welcome basket items for new residents at Community Housing & Resources (CHR)!

Items for CHR

- kitchen items
- towels
- cleaning supplies
- doormats
- shell/bird guide
- gift cards to island retail/restaurants

Items for FISH

- Oil
- Pasta
- Jelly
- Peanut butter
- Paper towels
- Flour
- Toilet Paper
- Hygiene Pads
- Pet food-dry/wet
- Condiments
- Cereal

All items can be dropped off at any of these locations and will then be sorted and given to the appropriate organization:

FISH 2422 Periwinkle 8am-4pm M-F + 3-7pm Tues

CHR 2340 Periwinkle L1 8am-4pm M-F

Blind pass Condominiums:
5117 Sea Bell Road

Shalimar Beach Resort 2823 W Gulf Dr
Office hours : 8am-8pm Daily

Royal Shell: 1547 Periwinkle Way, Sanibel
15050 Captiva Drive, Captiva Island
8:30am to 5pm Monday-Saturday

Sanibel Day Spa: 2075 Periwinkle Way
9 am to 6pm Monday-Saturday

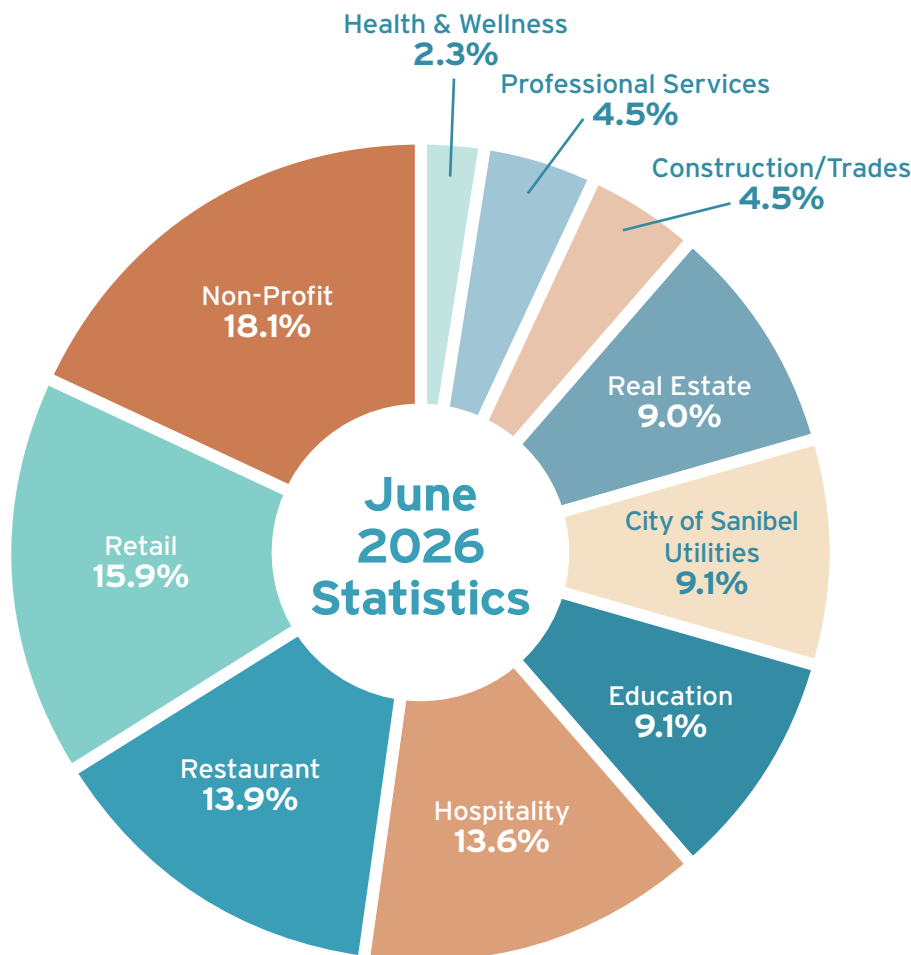
Sanibel Beach Club: 626 Nerita Street
Office hours: 8am-4pm

Jerry's: 1700 Periwinkle Way
7 am to 9pm Daily

Fyzical: 4301 Sanibel Captiva Rd - 9 am to 5pm Monday-Friday



CHR Industry Representation



18% OF HOUSEHOLDS ARE FAMILIES WITH CHILDREN

THANK YOU TO OUR WONDERFUL RESIDENTS, VOLUNTEERS, AND PARTNERS.

Your unwavering support is what makes Community Housing & Resources such a vital part of island life. We look forward to seeing you around town this July!



Community Housing and Resources, Inc. is a tax-exempt, 501 (c)(3) not-for-profit organization and your contributions are tax deductible

Job Openings

RETAIL / SALES

Periwinkle Place

Various Store and Sales Associates
Call Shane Nation 239-203-1423

PROFESSIONAL / ADMINISTRATIVE

Jerry's Foods

Full-Time Operations Manager
https://jerrys.wd1.myworkdayjobs.com/en-US/jerrysfoods/details/Full-Time-Operations-Manager_R-0007760?locations=c6ac50e6a5fc01cb160ddcad65068eb5

FOOD SERVICE

Doc Fords

Many positions available
docfords.com/careers/

HOSPITALITY

Sundial Beach Resort & Spa

Many positions available
<https://columbushm.rec.pro.ukg.net/COL1509COHM/JobBoard/0d94c03b-e563-4f86-955a-6dd59150dec7/?q=&o=postedDateDesc>

Special Announcement

OH BABY!

Congratulations to Anna and David on the birth of their son, Cyrus! He arrived on June 24, weighing 7 lbs., 13 oz. Mom and baby are both doing well, and proud big brother Teddy is already embracing his new role. Welcome to the world, Cyrus!

