

newsletter

Lessons from the Past:

Workforce Housing Is Essential Infrastructure

Sanibel and the Florida Keys share more than beautiful coastlines. Both are geographically constrained communities with limited land, high property values, strong environmental protections and economies that depend heavily on tourism and service-sector workers.

That makes Monroe County—and particularly Key West—an important lesson for Sanibel's future.

Monroe County's workforce-housing challenges developed from the same pressures Sanibel faces today: high land values, limited developable land, a tourism-driven economy and a private housing market disconnected from the wages earned by the people who keep the community functioning.

Over time, tourism, vacation ownership and seasonal demand grew faster than the supply of housing for year-round workers. Older rentals and modest homes became increasingly difficult to preserve or replace. Workers moved farther away, businesses struggled to recruit and retain employees, and the shortage became one of the Keys' most persistent and expensive public challenges.

At the time, Key West's average annual worker wage was approximately \$37,844, while a rent affordable to that worker would have been about \$946 per month. The reported median rent was already \$1,359—and local officials acknowledged that workers were increasingly sharing housing or spending 40% to 50% of their income simply to remain in the community.

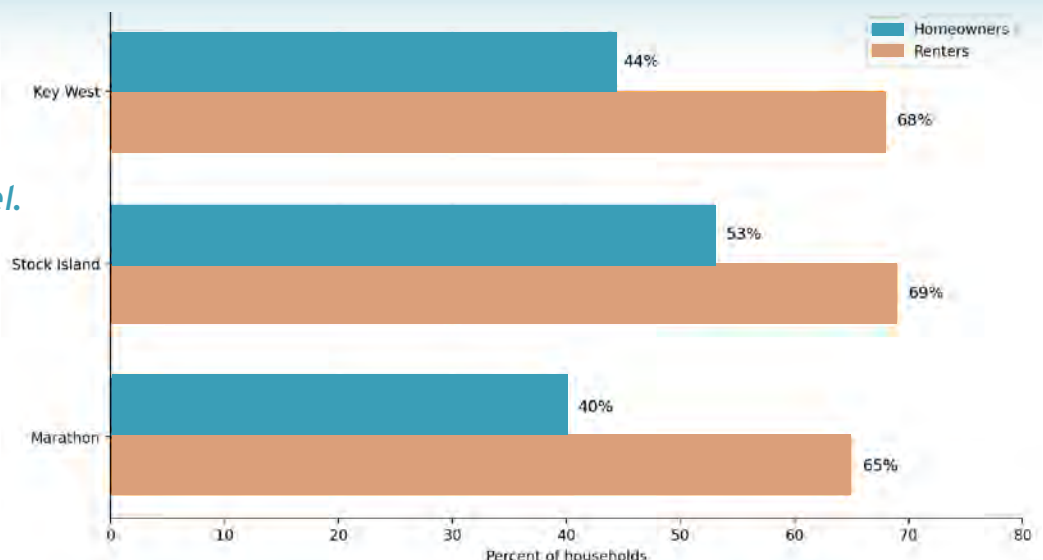
That history should feel familiar.

CHR's recent analysis shows that many of the occupations supporting Sanibel and Captiva need to spend **well over half of their income on housing**. For some lower- and moderate-wage workers including hospitality, restaurant, retail, childcare, education and personal-service employees the estimated burden can approach **two-thirds or more of annual income**.

These workers are not struggling because they are failing to work enough. They are struggling because regional housing costs have moved far beyond what many essential community occupations can reasonably support.

CHR residents have an average annual income of approximately **\$38,800** which is nearly identical to the average worker wage cited in Key West when its housing crisis was becoming entrenched.

Percent of income spent on housing – Key West an important lesson for Sanibel.



Workforce Housing Is Essential Infrastructure

- Supports the teachers, first responders, service workers and other employees who keep Sanibel and Captiva operating.
- Helps local businesses recruit and retain workers, maintain hours and provide reliable services.
- Reduces long commutes, tolls and transportation costs for the 85% of Sanibel's workforce living off-island.
- Allows workers to contribute more fully to the community and local economy.
- Replaces housing lost to storms, redevelopment and rising construction costs.
- Strengthens the islands' economic stability, emergency preparedness and long-term resilience.

Like roads, utilities and public safety, workforce housing is essential to a strong, functioning community.

The Florida Keys show that workforce housing shortages deepen when communities wait too long to act. Sanibel must treat workforce housing as **essential infrastructure**—because the island cannot thrive without the people who keep it running.

That comparison should command our attention.

Sources: Florida State University FCRC Consensus Center. Monroe County Workforce Housing Stakeholder Assessment Report. April 2015; U.S. Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy: Background and Definitions; Community Housing & Resources. Resident income, housing-demand and Riverview II project data, 2025–2026; Community Housing & Resources. Lee County occupational wage and housing-cost analysis, 2026; Community Housing & Resources and local post-Hurricane Ian housing-loss documentation, 2022–2026.

bank CEO knows housing drives a flourishing community

Kyle DeCicco knows the secret to a flourishing community: a workforce that can build careers, raise families and put down roots on the islands for generations to come. Sanibel Captiva Community Bank – the only bank chartered on Sanibel – has put its own roots deep into the islands for more than two decades. As President and CEO, Kyle believes in a strong partnership with Community Housing & Resources to turn that secret into reality.

“We recognize the importance of workforce housing in helping businesses attract and retain dedicated employees,” said Kyle. **“For many workers, access to affordable housing can mean the difference between spending hours each day navigating traffic and commuting costs or having the opportunity to build a life, and become an active part of the community.”**

Kyle said CHR has helped several bank employees live and work here. “Those experiences reinforce how important workforce housing is to sustain the people, businesses and family life that help make Sanibel and Captiva such special places,” he said.



Beyond donations and sponsorships, the bank has hosted events to raise awareness of CHR's mission. Employees have generously volunteered their time to support CHR programs and events. Others have shared their leadership and expertise by serving on CHR's board and committees. “By supporting affordable housing for working individuals and families, we help strengthen local businesses, preserve community character, and contribute to the long-term vitality of Sanibel and Captiva.”

“Our partnership with CHR is rooted in a shared commitment to ensure that those who live and work here can thrive.”

CHR extends its heartfelt THANK YOU to everyone who attended the July 21 City Council meeting and to the many community members who took the time to write letters in support of CHR and affordable workforce housing. Your presence, thoughtful words and willingness to advocate made a meaningful impact and demonstrated the strong community support behind our mission. We are deeply grateful to have so many residents, businesses and partners standing with us as we work to ensure that the people who serve Sanibel and Captiva have the opportunity to live in the community they help sustain.

CHR community highlights



Happy Birthday, Blake!



Chuck Sterrett has been a dedicated volunteer and valued Board Member for 2 years, generously sharing his time, knowledge, experience, and unmistakable cheer with our organization. Whether lending a hand at an event, offering thoughtful guidance, or stepping in wherever he is needed most, Chuck can always be counted on – and he never fails to deliver a well-timed “Chuck-le” along the way.

Chuck and his wife, Sue, are active members of Saint Michael and All Angels Episcopal Church, where their commitment to serving others is an important part of their lives. Sue is also a longtime volunteer at Noah’s Ark, generously giving her time and energy to support its mission. We are incredibly grateful for Chuck’s many years of service, his positive spirit, and the lasting impact he and Sue continue to make throughout our community.



Thank you to the Davenport family for spreading mulch for the kids playground at Center Street.

Preserving Paradise Announcement – CHR Deputy Director Rebecca Boyd has been accepted into the Preserving Paradise Leadership Program, an opportunity that will strengthen her ability to serve both CHR and the broader island community. Through the program, she will deepen her understanding of the environmental, economic and community issues shaping Sanibel and Captiva while building relationships with local leaders across multiple sectors. The knowledge, partnerships and leadership skills gained will directly benefit CHR by supporting thoughtful housing solutions, strengthening community collaboration and ensuring affordable housing remains part of the long-term vision for a resilient and sustainable island community.



save the date

CHR's Sanibel & Captiva BUSINESS Holiday decorating contest!

Get ready to deck the halls—and your business!

Community Housing & Resources (CHR) invites local businesses to participate in our annual Business Holiday Decorating Contest, a festive way to celebrate the season, encourage residents and visitors to shop local, and support affordable housing for the hardworking employees who help our island communities thrive.

Participating businesses will receive recognition on the CHR website and social media, along with inclusion in a local news media Sponsor Thanks ad. Plus, the community will get in on the fun by voting for their favorite decorated businesses and earning a chance to win a holiday gift basket!

Sign up today and be part of the holiday magic! **Complete the form on the next page to participate** and help CHR continue providing essential affordable housing in our island community.



239.472.1189 | sancapchr.org | 2340 Periwinkle Way | Suite L-1 | Sanibel, FL 33957

Job Openings

RETAIL / SALES

EmOcean Beachwear

Retail Sales Associate
Sanibel, FL 33957

PROFESSIONAL / ADMINISTRATIVE

Sanibel Siesta Condominiums

General Manager - Resort & HOA
Operations
239-472-4117
239-472-6826

Sanibel Community Association

Office Administrator
Contact: Emily Ankerson
239-472-2155

HOSPITALITY / RECREATION

Sundial Beach Resort & Spa

Pickleball Pro - Contractor
Security Representative - Part Time
Apply through Sundial Beach Resort & Spa's online careers page.

RETAIL / GROCERY

Jerry's Foods

Assistant Store Director
Cashier
Deli
<https://jerrys.wd1.myworkdayjobs.com/>

FOOD SERVICE

Cheeburger Cheeburger

Restaurant Manager
(239) 748-1150

SPECIAL ANNOUNCEMENTS

Board Meeting: August 20, 2026



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



CHR's
BUSINESS

Holiday decorating contest!



This season, support affordable housing in fun & festive ways!

Community Housing & Resources appreciates our unique partnership with local businesses. After all,

our CHR residents are the same hard-working people and valued employees that serve our island communities through businesses like yours. At this festive time of year, CHR invites you to partner with us once again for our Business Holiday Decorating Contest! This fun event encourages island residents and visitors to shop local, vote for their favorite decorated businesses, and earn a chance to win a holiday gift basket drawing. At the same time, participating businesses and sponsors will have the opportunity to support affordable CHR housing that is essential to the employees you depend on every day. **Complete the form below and be part of the magic!**

benefits

When you choose to **partner**, your business will:

- **have your logo or business name listed on the CHR website**
- **receive recognition on CHR social media platforms**
- **be included in local news media Sponsor Thanks ad**

partner OPPORTUNITIES (choose or do both!)

- ☐ **yes!** My business wants to **participate** in the Holiday Decorating Contest
- ☐ **yes!** My business wants to help provide affordable housing by **sponsoring** at the level indicated below:

levels OF PARTNER SUPPORT

Please indicate the level at which you wish to give:

- ☐ **berry sponsor – \$1,000**
- ☐ **fir sponsor – \$500**
- ☐ **spruce sponsor – \$250**

Please print to complete this form,
then mail with payment to:
**CHR, 2340 Periwinkle Way, Suite L-1,
Sanibel, FL 33957**

For more info
call Dorothy: **617.372.3100** or
email: **dorothy@sanibelchr.org**

business name: (as you wish it to appear in marketing materials) _____

contact person _____ phone _____

email _____ city _____ state _____ zip _____

full amount of selected level above to be paid by:

- ☐ **CHECK** (payable to *Community Housing & Resources*)
- ☐ **CREDIT CARD** (indicate type---) ☐ Visa ☐ MasterCard ☐ Discover ☐ AmEx

name on card _____

card # _____

CVV _____ exp (mo/yr) _____ billing zip _____

CHR is registered with the IRS as a 501 (c)(3) non-profit corporation, tax ID #59-2037788.
All contributions are tax deductible to the extent allowed by IRS regulations.

CHR
community housing & resources

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