

newsletter

Five Women, Five New Beginnings

For five women, CHR housing was more than a place to live. It provided the stability and breathing room they needed to care for their families and build toward a future that once felt out of reach.

Each came to CHR under different circumstances. Some were raising children alone after divorce or the unexpected loss of a spouse. Others were struggling with rising housing, transportation and everyday expenses while working at Doc Ford's, Wickie's Lighthouse Restaurant, island hair salons and other Sanibel businesses. For each, finding a safe, affordable home near work was essential but increasingly difficult.

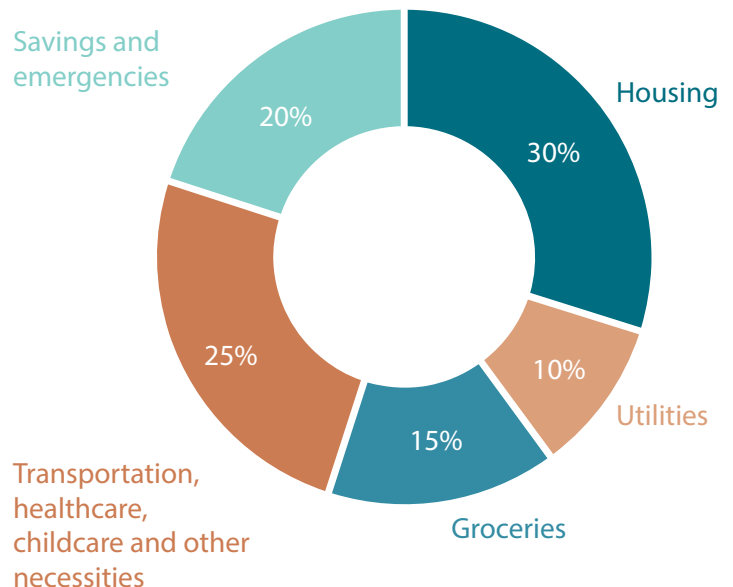
One mother had been commuting from Cape Coral to her job at a Sanibel restaurant. A CHR home allowed her to live minutes from work, reducing transportation costs and giving her family more time together. Another was suddenly left to raise two children after her husband's unexpected passing. CHR housing gave her family the stability to rebuild. After 14 years, she purchased a home of her own and was grateful that another family could benefit from the same opportunity.

A third mother struggled to find an affordable home large enough for herself and her three children. Through CHR, they remained close to her island job, attended The Sanibel School and became part of a safe, connected community. When Hurricane Ian severely damaged their home, CHR worked quickly to complete repairs and help them return.

These women were part of the workforce that keeps Sanibel and Captiva moving. Affordable housing allowed them to remain employed on the island while building stable lives near the community they served.



With manageable housing costs, families can create room in their budgets for necessities, savings and emergencies. A monthly budget might include:



For these five women, that opportunity became a reality. Over time, each reached the extraordinary milestone of purchasing a home of her own. Their journeys are a powerful reminder that affordable housing is not only about where someone lives today. It creates the stability and financial opportunity that can make something greater possible tomorrow.

Strengthening the Future of Island Workforce Housing

CHR recently participated in a joint workshop with the Sanibel City Council and Planning Commission focused on updating the City's Below Market Rate Housing policies. The discussion reflects an important evolution in affordable housing and the growing need to ensure that the people who make Sanibel and Captiva function every day have an opportunity to live near the community they serve.

When Sanibel's affordable housing program was first established, it was designed in part to help longtime residents remain on the island as housing costs increased. Over time, the need has evolved. Today, CHR's housing program increasingly supports the employees who sustain local businesses, nonprofits, schools, restaurants, essential services and other community institutions across Sanibel and Captiva.

The numbers demonstrate the continued demand. CHR received 93 housing inquiries from island workers during the 2025–26 fiscal year. Combined with inquiries between 2023–2025, CHR has received more than 300 workforce housing inquiries in just three fiscal years. CHR also maintains a consistent waiting list of both families and single individuals.

At the same time, approximately 50 commercial spaces are currently available for sale or lease across the islands. Ensuring that businesses can attract and retain employees who can afford to live near their workplaces is essential to the long-term strength of the island economy. Workforce housing is more than a housing issue—it is an important part of Sanibel and Captiva's economic resiliency.

The City's review provides an opportunity to modernize Sanibel's housing policies so they better reflect current needs, CHR's mission and applicable fair housing requirements. This work extends beyond any one development or funding source; it will help shape the future of CHR's entire housing program.

From the continued progress at Harkey House at Riverview to the development of Riverview II and the modernization of local housing policies, CHR is helping build the infrastructure needed for a strong and sustainable island workforce. We are grateful to the donors, supporters, businesses, banking partners, residents and community leaders who continue to believe in this mission.



Dana's story

A 42-year partnership going strong is the gift that keeps on giving. That's something the City of Sanibel and Community Housing & Resources celebrate every day. "It really is critically important to have affordable housing here on the island," said Sanibel City Manager Dana Souza. "CHR has been a partner with the City as its housing foundation for many, many years."

In 1983, the City passed an ordinance establishing its **Affordable Housing Program**. Community Housing & Resources has worked alongside Sanibel ever since. "CHR housing blends right into the community," Souza said. "There are duplexes and triplexes or multi-family units that are available, and CHR develops them architecturally so they fit into the character of the island."

That fit isn't limited to buildings. Souza said commuting costs reduce island employees' incomes, which is one reason why affordable housing is needed. But there's another reason: *the fabric of the community itself.*

"Affordable housing adds a tremendous benefit in that people who work here every day can also live here," he said. **"People understand a community better when they're part of it. They volunteer here, raise families here, and it really helps build that sense of place for everyone."**

The City provides a portion of administrative costs, helping CHR to keep critical financial resources focused on their mission. "CHR provides a great service. They're really active in the community, and they have a tremendous track record for delivering on what they say they're going to do," said Souza.

CHR community highlights



E Awards Nominee: Nathan Kastle

Congratulations to CHR resident Nathan Kastle on his nomination for Best Customer Service at the Lee County Visitor & Convention Bureau's E Awards!

Nathan serves as Lead Recreation Services Assistant at the Sanibel Recreation Center, where his dedication and welcoming spirit make a meaningful difference for residents and visitors alike. After relocating from Brooklyn, Nathan found a sense of peace and belonging on Sanibel—and an affordable home through CHR.

"CHR has given me a space to ground myself, fully advance as an adult and explore my artistic side," Nathan shared.

We are proud to celebrate Nathan and the outstanding service he provides to our island community.

Nice thank you to Saint Michaels and All Angels Episcopal Church and Sue & Chuck Sterrett



Thank you to Randy and Friends for their donation of gift cards for CHR residents who have kids going back to school

Community events



Coastal Watch International Coastal Cleanup

September 19th | 8am-11:30am | Gear Pickup - Bailey Homestead, 1300 Periwinkle Way

Be a part of the international effort to maintain clean waterways and enhance coastal habitat – volunteer for the Sanibel-Captiva sections of the Ocean Conservancy's annual International Coastal Cleanup, Saturday, Sept. 19, followed by an Ice Cream Social.

<https://dash.pointapp.org/events/764056>



The City of Sanibel's "A Field of Heroes"

Open daily from sunup to sundown through September 15th | Sanibel Community Park

"A Field of Heroes" is a 9/11 memorial display featuring 2,977 American flags installed at the Sanibel Community Park to commemorate the 25th anniversary of September 11, 2001. Cost: Free and open to the public

save the date



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.



Job Openings

HOSPITALITY / RECREATION

Royal Shell Vacations
Guest Services Agent

The Sanctuary Golf Club

Seasonal Snackery Attendant
Fitness Center Attendants - Full-Time & Part-Time
Seasonal Culinary Arts Student Externship
Seasonal Servers & Food Runners
Part-Time Host/Hostess

Casa Ybel Resort

Beach & Pool Attendant

Sundial Beach Resort & Spa

Pickleball Pro - Contractor

Tween Waters Island Resort & Spa

Guest Service Agent

PROFESSIONAL / ADMINISTRATIVE

Sanibel Siesta Condominiums

General Manager - Resort & HOA Operations

The Island Water Association

Senior Accountant

RETAIL / CUSTOMER SERVICE

BIG ARTS

Customer Service Associate

HEALTHCARE

Island Therapy Center

Physical Therapist - Outpatient

Talentution

Physical Therapist

FYZICAL

Physical Therapist

ENVIRONMENTAL / COMMUNITY SERVICES

American Conservation Experience / J.N. "Ding" Darling National Wildlife Refuge
Visitor Services & Outreach Support Member

DESIGN / LANDSCAPING

R.S. Walsh Landscaping, Inc.
Landscape Architect

GOVERNMENT

City of Sanibel

Various Positions
<https://www.governmentjobs.com/careers/sanibel>

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

SPECIAL ANNOUNCEMENTS

Board Meeting: September 17, 2026

