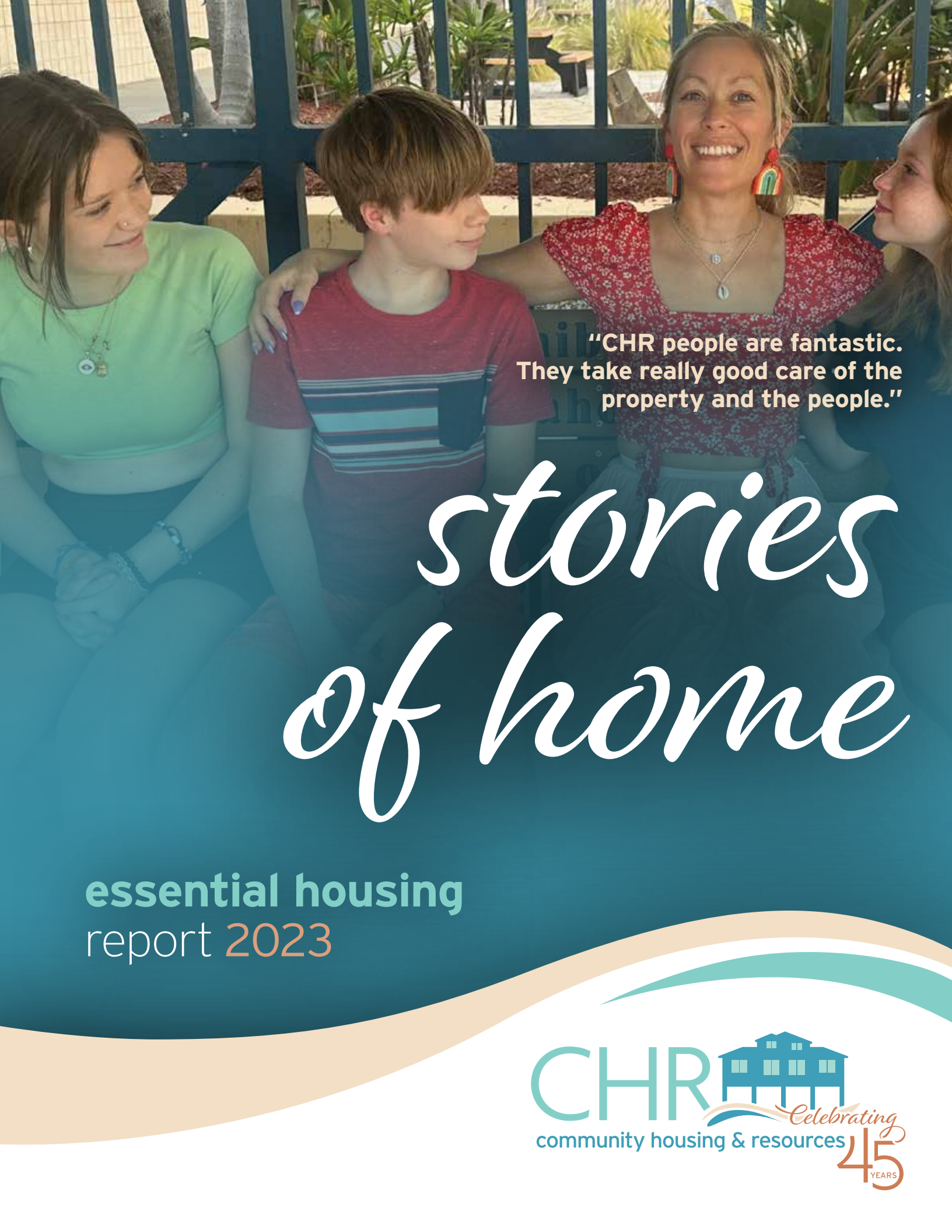




"CHR people are fantastic.
They take really good care of the
property and the people."

stories of home

essential housing
report 2023





*We're all stories
in the end...
just make it a
good one*

—Matt Smith, “The Big Bang”

OUR MISSION

Community Housing & Resources
provides safe, quality, affordable housing
for families and individuals who work in
and serve our island communities.

a message from our executive director



Stories. They tie us together – across experiences, across cultures, across the everyday and the extraordinary. They link us to our past. They define our present. They stir hope for our future. I’m amazed by the many powerful stories Community Housing & Resources has helped create over the past year due to the staunch dedication of CHR’s staff, board, volunteers and supporters.

Renewal is the theme of these stories. Hurricane Ian wiped out 11 of our 76 units in September 2022. Two years on, we’ve repaired or rebuilt all but Riverview. Residents who were displaced yet determined to return are back. At the same time, we keep on serving others, whether newcomers or long-time workers, who need affordable housing and a place to call home.

This theme also drove our announcement that CHR would ensure at least 100 affordable units on-island by 2029—starting with building an all-new, uniquely designed Riverview on Periwinkle Way. That \$7 million facility will consist of 10 one-bedroom units plus eight ensuite units, a creative way to create essential housing by offering both private and common living space.

CHR was among those living into the renewal theme, eager to do more and be more in our community. We moved into new offices at 2340 Periwinkle Way, Suite K-2, smack in the beating heart of the village shops. Savannah Miller-Berg, our Deputy Executive Director, expanded her community reach as part of the SWFL Leadership Class. In that same spirit, Savannah and I jointly presented with local leaders at the Florida Housing Coalition’s annual conference, encouraging attendees to reimagine affordable housing.

Of course, these stories couldn’t be told without the generosity of the people who give their time and treasure to CHR. As we kicked off a capital campaign for the new Riverview last spring, donors pledged \$3 million to get us started. In February, more than 250 donors came together for the **Give Your Heart to CHR Gallery Gala**, bidding on 15 heart-shaped sculptures assembled by 16 local artists to help fund the critical work of CHR. And of course, we continue to depend on the daily gifts from caring donors and volunteers eager to make a difference.

Telling these many stories in compelling ways led CHR to launch a series of print and online articles spotlighting our residents. Their experiences are personal, inspiring and real—so much so that the **Florida Housing Coalition** awarded CHR its coveted **Storytellers Award** this year. Also, I was touched and honored to be named SWFL Citizen of the Year, which I see as **a testament to the dedication of the entire CHR team.**

Like any storyteller, I could go on. The pages of this report will give you a deeper view of the impact CHR and our supporters have in people’s lives. **By providing safe, quality, affordable housing for those who work and serve our islands, we are co-authors as they create their own tales of transformation.**

None of that would happen without you. Your support and partnership make CHR more than storytellers. Together with you, we’re helping others create and share their own stories of home!
Let’s keep making every story a good one.


Nicole McHale
Executive Director



NEIL'S STORY

CHR helps people start new chapters that change lives

Neil Erickson calls his experience with Community Housing & Resources "life-changing." Now he and his family are doing their part to help CHR change the lives of others. "My three sons are in Boy Scouts, and I'm the assistant scoutmaster. We do a lot of volunteer work for CHR," said Neil.

If you show up at a CHR event, chances are you'll see Neil, his sons and their fellow Scouts helping out. "It's all about giving back to an organization and a community that means so much to us," he explained.

Neil moved from northern Minnesota to Florida in 1994, eventually settling in Sanibel. Impressed with its friendly, small-town feel, he took a job with The Island Water Association, Inc. Soon his family outgrew their small rental, and they relocated to Cape Coral. That meant years of tough daily commutes, sometimes up to two hours.

No surprise, then, that they were eager to return to Sanibel. The family turned to CHR, which offers resources for affordable housing to full-time island workers who meet income guidelines. Through CHR's Limited Equity Ownership option, they found a new home, and a new life, with the close-knit community at a CHR property.

"It's a wonderful island community. It's friendly, safe, and feels like a small town. The school system is excellent. We love the bike paths and the nature preserves," Neil said.

"CHR offers a great place to live an outstanding life. It's been an amazing experience for our family... life-changing, you'd say!"

Celebrating 45 YEARS our story

Community Housing & Resources has proudly served our island workforce and older adults for 45 years. Founded in 1979 – the first program of its kind in the state of Florida – CHR is the below market rate housing authority for the City of Sanibel.

As a 501(c)(3) nonprofit organization, CHR provides affordable rental housing to those who work at least 35 hours a week at a Sanibel-located business or Sanibel-based business on Captiva, and to older adults of the island communities. Rent is based on 30% of a household's annual income.

CHR started with 5 units on Beach Rd which are still standing and in use. Today CHR has 65 rental units after losing 11 to Hurricane Ian. But there still isn't enough affordable housing to meet the need.

Sanibel's economy has long depended on the hundreds of diverse and dedicated people who provide services to the islands. Everyone benefits when the workforce lives in the community and participates in schools, organizations, churches and events. Yet retail workers, service staff, teachers, first responders and others may not earn enough for a place to call home.

CHR's goal is to have 100 affordable units available by 2029. The new Riverview will be a big step toward that goal.



CHR board members attend the State of the Islands hosted by the SanCap Chamber.

ESSENTIAL HOUSING statistics

families served since 1979: 1,000+

children housed since 1979: 227

CURRENTLY

rental units (1, 2 and 3 bedrooms): 65 in 9 Sanibel locations

LEOs (limited equity ownerships): 9

designated senior rental units: 12-unit / 1 complex

people housed: 85

average rent: \$980

average income: \$41,396

moderate income: 15%

low income: 50%

very low income: 35%

residents returned post-Ian: 44

inquiries for housing post-Ian: 137

inquiries from working and homeless individuals: 45

post-Ian applicants moved in: 27

resources distributed to residents: over 100

CHR resident community gatherings: 12

For 45 of Sanibel's 50 years, CHR has been creating amazing spaces for essential people to call home. Your support is essential in helping us replace vital housing that has been lost, making our city a wonderful home once again for the next 50 years!



Hurricane Ian destroyed CHR's Riverview apartments. Our vision for the future is a two-building, elevated living space that's affordable, accessible, close to essential resources, and uniquely designed for a new generation of essential workers, as well as older adults.



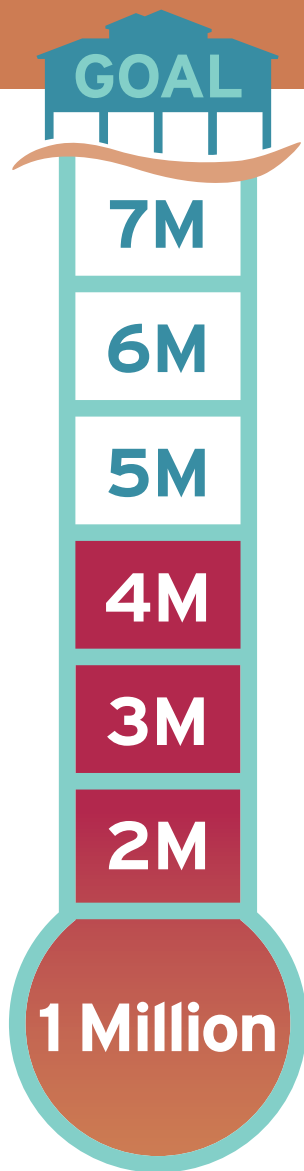
HELP BUILD A NEW RIVERVIEW

essential homes for essential people

A CAPITAL CAMPAIGN

a creative approach to affordable housing in Sanibel/Captiva

80% of the top 20 jobs in Florida pay a median wage below what's needed to be financially stable



- CHR is building a new affordable housing facility at **1517 Periwinkle Way** to replace the former Riverview destroyed by Hurricane Ian
- *The new Riverview will consist of two buildings: 10 one bed/one bath apartments* (6,000 SF total, plus ground-level parking); **and 8 new ensuites where residents have their own bedroom and bathroom while sharing a kitchen and living space** (3,484 SF total, plus ground-level parking); with housing costs higher on island, **this new option offers maximum affordability**
- Riverview will be **ADA-compliant**; meet new building requirements that mandate *elevated properties*; and built to *Florida Green Building and resiliency standards*
- Targeted residents: *very-low-to-moderate-income and/or entry-level workers employed by Sanibel-based businesses, and older adults*
- **COST: \$7 million COMPLETION: by end of 2025**

HOW CAN I SUPPORT THE CAMPAIGN?

There are several ways you can direct your giving to support the new Riverview project, including:

- a one-time gift (cash, check, credit card)
- a multi-year pledge (paid over two years)
- a gift of appreciated assets, such as stocks
- an estate gift
- a contribution through an employer's matching-gift program

for the latest info or to give, visit sancapchr.org

JESSICA'S STORY



In the Sanibel/Captiva area, 80% of female-single-parent families fall below the **ALICE (Asset Limited, Income Constrained, Employed)** threshold, a measure of financial stability.

For Jessica Baker, that's more than a statistic. Jessica works as a server in a local restaurant. She enjoys the job, the people and community. *But when divorce left her coping as a single mom with two kids, the financial toll proved daunting.* "I needed to find a new, affordable home," said Jessica.

She'd been commuting to Sanibel from Cape Coral. Transportation costs and hours on the road piled onto a stressful time. **"I knew about CHR and how they help families. I decided to apply and see if we could qualify."**

They did. Jessica and her family now live at a lovely CHR property. **"It's a very welcoming, family-oriented neighborhood. The rent is much more affordable, and it's just five minutes from my job!"** she said.

"CHR makes people feel cared for."

givers are the heroes of our stories

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Pinocchio's
R S Walsh Landscaping
Rachel Pierce Art Gallery
Ms. Victoria Ross & Mr. David Ross
Saint Michael & All Angels
Episcopal Church
Sanibel Captiva Beach Resorts
Sanibel Carts
Santiva Chronicle
The Islander Reporter
The Sanibel Community House
The Sanibel Grill



RAY'S STORY

Florida weather makes it easy to commute on two wheels most of the time; Florida traffic, not so much. That's just one reason Ray Barr says CHR has been a lifesaver.

Ray fell in love with Sanibel after leaving Maine in 2004. He worked several jobs over the years, taking on roommates to keep his island rent within reach. When Hurricane Ian wiped out so many rentals, including Ray's, island living was no longer an option.

He moved to Fort Myers and rode his motor scooter to and from work on Sanibel – **a dangerous gamble on busy roads.** Ray longed to return to living on island, but as an hourly restaurant worker, he simply couldn't afford the growing costs.

Ray had heard of CHR, but didn't think they'd have anything for him. **"Then I learned CHR puts special emphasis on helping island workers, because workers make Sanibel go. So affordable housing really could be a possibility for me! Applying was the best thing I could have done. It's really become home,"** Ray said.

"CHR saved my life."

the people who put *unity* in community housing



CHR residents enjoy a Fall Festival made possible by amazing partners – FISH supplied pumpkins and candy, Island Pizza gave valuable discounts, and the Shack donated frozen custard

Giving comes in many forms. Support and true partnership with so many area organizations and volunteers is essential to the work we do. We would not be where we are today if not for the businesses, organizations, and individuals listed on these pages, as well as our generous financial donors listed on the previous pages. Together, they help make our mission a reality and our story a remarkable one.

AREA PARTNERS

- ABC 7, FOX 4, NBC 2 & Wink News
- Adventures in Paradise
- Amazon
- American Legion #123
- Bailey's General Store & The Island Store
- Bank of the Islands
- BIG Arts
- Billy's Bikes
- Captiva Civic Association
- CECI
- Charitable Foundations of the Island
- Chapel by the Sea
- City of Sanibel Staff & City Council
- Doc Ford's
- Dunes Golf & Tennis Club
- Finnimore's Bike & Beach Rentals
- FISH of SanCap
- Florida Gulf Coast University
- Friends of Randy
- Island Home Service
- Island Pizza
- Jerry's Foods
- Lee County Staff & Commissioners
- Let's Pink Out Sanibel and Captiva
- Macintosh Books
- MHK Architecture
- Nick Adams

- Pinocchio's Original Italian Ice Cream
- Rachel Pierce Art Gallery
- Rebuild SWFL
- Saint Michael & All Angels Episcopal Church
- Sanibel Boy Scouts Troop 1740
- Sanibel Captiva Chamber of Commerce
- Sanibel Captiva Community Bank
- Sanibel Captiva Kiwanis Club
- Sanibel Captiva Lions Club
- Sanibel Captiva Power Squadron
- Sanibel Captiva Realtors Association
- Sanibel Captiva Resiliency Group
- Sanibel Captiva Rotary Club
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- The Crow's Nest – Sanibel Captiva Beach Resorts
- The Island Reporter
- The Sanibel Community House
- The Sanibel Grill
- The Sanibel School
- The Sanibel Rec Center
- The Santiva Chronicle
- Tree West
- ZONTA



Our Kiwanis partners donated bikes to CHR residents for the holidays

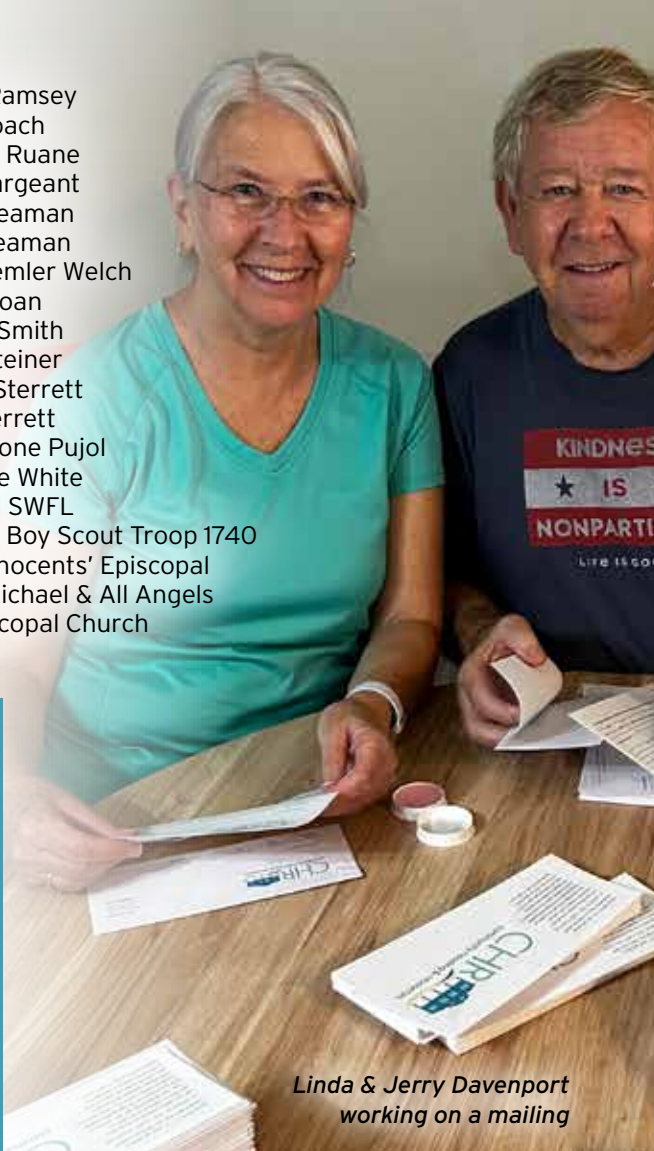
VOLUNTEERS

- Craig Albert
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- Lisa Bramm
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- Nathalie White
- Rebuild SWFL
- Sanibel Boy Scout Troop 1740
- Holy Innocents' Episcopal
- Saint Michael & All Angels Episcopal Church



Linda & Jerry Davenport working on a mailing

volunteers:
68
time given:
1,028h 30m
fundraising events:
2
economic impact:
\$32.71k



Thank you, George Campean for your years of volunteerism



Bob & Lisa Ann Miller and Jerry's Foods General Manager Rick Winningham



Here are just a few of our dedicated volunteers who work hard every Thursday for CHR... we are forever grateful for "the Crew"



CHR fundraising committee members give tirelessly to generate exciting and successful events that make affordable housing on our islands possible

PATTY'S STORY



For Patty McIver, saying *Hurricane Ian left people shell-shocked* is no overstatement. That includes herself and her closest family. Patty, her parents and her brother each owned houses in the same neighborhood in Fort Myers, near the Causeway. **Ian destroyed all three.**

While sorting out the next steps for herself and her family, *Patty had to move six times over the next 14 months.* At one point, she lived in a camper where her home once stood.

Two things kept Patty going: her job as a Police Aide with the City of Sanibel, and the chance to find affordable housing through Community Housing & Resources. **"When the opportunity came up for housing through CHR, I got really excited,"** said Patty. **"CHR – and my work – saved me from the depression people go through after a disaster like that. I can't praise the program enough."**

While Patty and her family continue to move forward, she looks back with gratitude.

"The healing power of Sanibel & CHR stays with me. For me, it's paradise."

stories that inspire



Tackling the need for affordable housing demands energetic, innovative leadership. **Deputy Executive Director Savannah Miller-Berg** models that leadership. So it's no surprise that she was named a **top three finalist for the 2024 Next Generation Leader Award**, part of the Community Foundation's Excellence in Nonprofit Yearly (ENPY) honors. Savannah inspires CHR's team, raises awareness and drives innovative ideas. Her commitment accelerates CHR's and the community's shared determination to meet the need. Congratulations, and thank you, Savannah!

CHR RESIDENT INSPIRES GIFT

Sonny Kovanes knew just what to do after CHR helped him find safe, affordable housing after Hurricane Ian: **he told his boss.** *Kovanes' story and passion for Sanibel-Captiva prompted his employer, e-commerce giant Amazon.com Inc., to make a \$25,000 gift to CHR* to help with ongoing recovery efforts.

"We were so pleased CHR helped Sonny so quickly after the hurricane," said Greg Rios, regional public relations specialist for Amazon. **"When we heard his story and were aware of the destruction, we knew we had to get involved."**

Kovanes, Rios and other Amazon representatives met with CHR staff and residents at CHR's Woodhaven property to deliver the check. CHR Executive Director Nicole McHale thanked the Amazon team and briefed them on the recovery work. **"It's so exciting for Amazon to make this gift at a time when we least expect it but need it most!"**



our premier annual fundraising event

CHR's public art projects have delighted residents and visitors for the past several years. 2023 was no exception. As our community continued to deal with the lingering effects of Hurricane Ian and other challenges, Community Housing & Resources carried out our premier annual fundraiser to drive our affordable housing work while honoring the thing that makes Sanibel/Captiva special – **its heart, the core of our shared strength, compassion and spirit.**

Give Your Heart to CHR featured 15 beautifully designed, painted and decorated Heart sculptures by wonderfully talented local artists. These large sculptures were created for public display, sponsorship and eventual auction held at CHR's fun and festive **Give Your Heart to CHR Gallery Gala** event.

We offer our *special thanks* to those individuals and businesses who supported this incredible fundraiser, *including the following amazing and talented artists who made it a great success:*

Arlene Stigum
Taryn Manning
Lacy McClary Studio & Gallery
Kym Mason
Eric Riemenschneider
Toni Westland
Anna Hicks
Erica Sharp
Cheryl Logan
Mary H. Klunk
Rena Martinson
JP Almonacid & Whitney Hackett
Kristina Jackson
Rachel Pierce
Ginny Dickinson

thank you for
giving
your
heart
to CHR



digging in... numbers tell the story



INCOME

42.5%	Insurance Reimbursements \$ 1,728,118
20%	Fundraising/Donor Support \$ 829,012
3%	Grants \$ 127,800
17.5%	Tenant Rent/Utility Contributions \$ 677,870
8%	City of Sanibel Support \$ 331,582
9%	Misc. Income \$ 374,539
100%	TOTAL INCOME \$ 4,068,921

EXPENSES

94%	Resident Support \$ 2,058,413
6%	Fundraising & Administrative \$ 134,698
100%	TOTAL OPERATING EXPENSES \$ 2,193,111

NET OPERATING INCOME

\$ 1,875,810

NOTE: figures not audited



our CHR home team

staff

Nicole McHale, Executive Director
Savannah Miller-Berg, Deputy Executive Director
Bonnie McCurry, Housing Administrator
Blake Donnelly, Facilities Manager

board

Roger Grogman, President
Erika Steiner, Vice President
Doug Babcock, Treasurer
Shelley Greggs, Secretary
Clair Beckmann, Director
William Larson, Director
Bob Miller, Director
Robert Monk, Director
Chuck Sterrett, Director



**"CHR has
treated me like
family! I feel
so lucky!"**

—Rogelio Martinez



For a while, the first thing Rogelio Martinez saw when he opened his eyes each morning was the inside of his car. It's not where he expected his path to take him. Emigrating from the Dominican Republic in 1996, Rogelio worked hard to build a new life in the United States. He and his wife came to Florida in 2018, and he landed a grounds maintenance job at the Sanctuary Golf Club in Sanibel. "I really like my job," said Rogelio. "I enjoy the pay and I'm treated very well."

Rogelio managed to hold onto these good feelings even when his marriage ended and the house where he lived in Cape Coral was sold. With no affordable alternative, Rogelio parked his car at a Publix parking lot and lived in it, dutifully showing up at Sanctuary to do the work he enjoyed so much.

When Rogelio's boss found out he was living in his car, he immediately connected him to Community Housing & Resources. **"The application process was easy, and I received really good help from my boss,"** Rogelio said. **"I am so very grateful for all of the individuals placed in my path who helped me along the way."**

**"I recommend CHR to anyone
who wants to live in el mejor lugar –
the best place!"**



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UNDERWRITING SPONSOR



happily ever after **for all**

"At Bank of the Islands, we fully support CHR's mission to provide quality housing that is both safe and affordable for those who hope to live and work within our island community. Like all towns and cities, Sanibel and Captiva function better when all our neighbors are embraced and feel welcome as part of the whole. Harkening all the way back to its incorporation in 1979, we are so grateful that Sanibel's leaders had the foresight to create CHR. Not all communities can count themselves as fortunate. Thanks to their wisdom and planning, we live in a place defined by a culture of inclusion, enhancing the lives of all our citizens. By sponsoring this inaugural annual report, we hope to help showcase CHR's achievements and share their story with the widest possible audience."

— Robbie Roepstorff, President, Bank of the Islands

