



essential homes for essential
people

FIVE-YEAR STRATEGIC PLAN

Fiscal Years 2024 – 2028

UPDATED October 2025
Draft 4



FIVE-YEAR STRATEGIC PLAN

OUR MISSION

To provide affordable housing and resources for families and individuals who serve and have served Sanibel and Captiva Islands, while maintaining the economic diversity that contributes to the extraordinary culture and continued well-being of our community.

OUR VISION

Community Housing & Resources envisions being the turn-to community leader, most trusted charitable partner, and most effective advocate for affordable housing and services for all people of Sanibel and Captiva Islands. Businesses who benefit from having their employees live local provide the diversity to promote a vibrant community.

We see a future CHR having:

A community of residents who are proud to be a part of CHR and who are a diverse mix of populations which are representative of Florida. Our residents are individuals and families in need of affordable housing who support the culture and character of our islands.

An excellent working relationship with both the City of Sanibel and Captiva Community Panel and the respect of the broader Lee County and Florida as a model for affordable housing and resident resources.

All existing properties refurbished and new properties built with reimagined facilities to expand our capacity. Alignment of the design and application of our buildings and properties to adapt to changing resident needs and the principles of resilience and sustainability.

A remarkable staff and robust group of volunteers supporting the respected and accomplished Executive Director. A strong, dynamic, governing Board that focuses on policy and supports the Executive Director to achieve the organization's mission.

A thriving, stable donor base that continues to grow including Sanibel and Captiva residents and businesses, vacationers and a broader population of people who value our contributions to society. Systems and technology that support our operations and facilitate control of our data.

An integral role in the community and a champion of affordable housing and other critical causes on the islands through our representation with local organizations and governments, and through speaking engagements and community education.

OUR ORGANIZATION

We are a 501(c)(3) nonprofit organization focused on providing affordable housing and resources to eligible individuals on Sanibel and Captiva Islands in Florida. We operate with an Executive Director, valued staff, a volunteer Board of Directors, and a supportive network of dedicated volunteers.

OUR RESIDENTS

Our residents are our foremost priority and have represented almost all businesses and non-profit organizations at one time or another. Since its establishment in 1979, CHR's residents have included police officers, firefighters, cashiers, restaurant staff, teachers, nonprofit employees, naturalists, medical professionals, landscapers, cleaners and retirees. They have worked in hair salons, resorts, grocery stores, retail establishments, churches, banks, Sanibel-Captiva Conservation Foundation, J.N. "Ding" Darling National Wildlife Refuge, and the City of Sanibel, to name a few.

ELIGIBILITY

Individuals and families will be considered for CHR housing if they are lower-income employees of a Sanibel-based company working on Sanibel or Captiva, or are long-time residents of our islands who are either retired and over age 62 or disabled. Successful applicants will be those who demonstrate financial need, island employment, and/or demonstrated involvement with our islands. CHR utilizes an objective and comprehensive assessment process as outlined in the Sanibel Land Development Code to select CHR residents. The application form is available on our website at SanCapCHR.org.

OUR STRATEGIC FOCUS

STRATEGIC FOCUS #1: Residents & Their Welfare

STRATEGIC FOCUS #2: Community Relations & Volunteers

STRATEGIC FOCUS #3: Expansion & Capacity

STRATEGIC FOCUS #4: Leadership, Staffing & Committees

STRATEGIC FOCUS #5: Funding, Finances & Systems

CHR has developed long-term strategic goals based on the **SMART** principle:

Specific,
Measurable
Achievable
Relevant
Time-based

STRATEGIC FOCUS #1: Residents & Their Welfare

Desired Outcome

A community of residents who are proud to be a part of CHR and who are a diverse mix of population representative of Florida. Our residents are individuals and families who support the culture and character of our islands and are in need of affordable housing and access to resources.

			UPDATED Completion	COMMENTS
Goal 1	Formalize processes for CHR-provided resources to residents, including rent assistance and disaster relief programs.	Target Completion: Q4 2024	COMPLETED Q2 2024 This is ongoing	Staff continues to send a monthly newsletter for residents which regularly apprises them of what's happening at CHR, local events and a job board. The Board continues the opportunity for residents to take a second job without impacting their rents in support of the islands' needs.
Goal 2	Create a process to continually update and expand information for CHR residents concerning other local resources available, including contacts for: *FISH OF SANCAP *United Way *City of Sanibel *Job Boards *Volunteer opportunities *Available grants *Zonta *Rotary *Pink Out *Kiwanis *Lions Club *Friends of Randy	Target Completion: Q4 2024	COMPLETED Q2 2024 This is ongoing	Done along with Goal 1. A job board is in our monthly newsletter.

Goal 3	Create a process for annual update and refreshing of useful safety and survival information to residents, including: ● Planning for crises, e.g., fire exits ● Hurricane packets with evacuation details and requirements ● Neighbors looking out for neighbors, on a voluntary basis ● Presentations by Sanibel police and fire department representatives	Target Completion: Q1 2025	COMPLETED Q3 2024 This is ongoing.	The residents fill out a hurricane form for CHR's records with evacuation location and emergency contact. Worked with FISH volunteers to deliver their hurricane packet to each door. The City of Sanibel hurricane seminar is posted on the website. CHR provided instructions to residents to obtain hurricane passes and distributed FISH packets on the subject. Red Cross helped install new smoke detectors, and provided our residents with Emergency Prep Backpacks.
Goal 4	Plan for and continue to maintain great, successful communication and relationships with residents via: ● Social gatherings ● CHR monthly newsletters ● Holiday giveaways	Target Completion: Q2 2024	COMPLETED Q2 2024 This is ongoing.	Done along with Goal 1.
Goal 5	Create CHR Resident Community Liaisons representing each property to engage with CHR Staff and the larger community.	Target Completion: Q1 2027	On schedule for completion	
Goal 6	Seek regular feedback from residents via comment requests: ● "Tell me something good" ● "What suggestions do you have?" Provide a link for submitting information in the monthly newsletter.	Target Completion: Q1 2025	COMPLETED Q2 2024 This is ongoing.	We are working on a link for residents to use if they need any kind of assistance.
Goal 7	Add one CHR resident to the CHR Board of Directors, following established Nominating Committee procedures. Develop a process to make such selection for nomination.	Target Completion: Q1 2025	Deferred to Q1 2026	Still considering whether to implement and/or when.

STRATEGIC FOCUS #2: Community Relations & Volunteers

Desired Outcome

To build an excellent working relationship with the City of Sanibel, the Captiva Community Panel, and the citizenry of both islands. To be an exemplary model for providing affordable housing and resident resources for broader Lee County and the State of Florida. Have an outreach program to educate the community about CHR, encourage volunteering, and create partnerships with other island non-profits.

			UPDATED Completion	COMMENTS
Goal 1	Hold an Annual Meeting with CHR members, volunteers, staff, City, County, and other local officials each year. Include CICLT for requirements of Annual Meeting.	Target Completion: Q1 2024	COMPLETED Q1 2024 This is ongoing.	Next annual meeting schedule for December 2025. Executive Director meets regularly with other directors
Goal 2	Create a grassroots Ambassador Program to inform the community about CHR and specific needs through networks and friendship circles.	Target Completion: Q1 2026	On Target for Q1 2026	First ambassador meeting is Nov 5th

Goal 3	Implement an organized and managed volunteer program that includes residents from Sanibel and Captiva. • List and describe volunteer opportunities on our website • Encourage volunteering through speaking engagements and personal participation with other groups • Assign a volunteer coordinator to create a database of volunteers and volunteer opportunities and ensure that requests to volunteer with CHR are answered • Publicly thank volunteers at the Annual Meeting Differentiate among volunteer opportunities that are ongoing, occasional, committee positions, or one-time events.	Target Completion: Q2 2025	COMPLETED Q2 2025	CHR staff continues to attend speaking events. In addition, CHR is using a website where volunteers can sign up for a variety of volunteer opportunities. CHR has digitized a master list of volunteers and opportunities.
Goal 4	Broaden community involvement to Captiva by actively seeking and inviting qualified residents/employees from Captiva to serve on committees and the Board.	Target Completion: Q2 2025	COMPLETED Q2 2025 This is ongoing.	We currently have one volunteer from Captiva on a committee. Nicole communicates with CCA regularly. We will continue to hold events there, including. Executive Director has presented to Captiva businesses. Captiva resident(s) serve on Committee(s). CCA is invited to CHR events.
Goal 5	Reinforce relationships with the City of Sanibel and Lee County to underscore the need for fiscal support and	Target Completion: Q2 2025	COMPLETED Q2 2025	We have strong relationships with the City Council and Planning

	expansion needs, and to encourage public support of CHR.		This is ongoing.	Department. Also focused on developing best relations possible with Lee County. Both the Executive Director and Executive Admin. Assistant have met with local, state and federal officials to inform them about CHR, our strengths and our needs. Our local profile has significantly.
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STRATEGIC FOCUS #3: Expansion & Capacity

Desired Outcome

Creating a number of CHR rentable residences at a minimum of 3% of the Sanibel and Captiva housing totals through refurbishment and repair of existing residences and the purchase of new properties. New properties will be constructed using principles of green and resilient building.

			UPDATED Completion	COMMENTS
Goal 1	Refurbish all existing, repairable residences so that they are inhabitable by displaced residents or newly qualified residents.	Target Completion: Q1 2025	COMPLETED Q3 2025	All apartments have been repaired. Some have been updated.
Goal 2	Create a process /checklist to facilitate prompt, responsible decisions on land acquisitions, to include such factors as: • Available buildable area and density • Location • Most efficient application of unit size to meet needs • Engagement of the Planning Department • Offer price Determine other factors to include by studying affordable housing programs in other communities and employing best practices. Put process/checklist into play immediately to evaluate opportunities available and update quarterly with available sites. Develop a point system to rank available properties to proactively pursue the best opportunities.	Target Completion: Q2 2024	COMPLETED Q3 2024 This is ongoing.	Discovered Spoonbill was not a viable option. CHR has identified another property, we are conducting testing on.

Goal 3	Develop with the City and/or County incentives for property owners to sell or donate land to CHR.	Target Completion: Q1 2025	Deferred to Q4 2026	Explore opportunities/feasibility via a subcommittee (to be formed) for new arrangements, such as conservation lands.
Goal 4	Develop a process for permitting, designing, engineering design, and construction of new residential units. Work with City Council to create an appropriate resolution.	Target Completion: Q1 2025	Deferred to Q1 2027	We have hired a project manager.
Goal 5	Research and evaluate potential future building designs, such as individual bed/bath spaces with central living, dining and kitchen areas. Consider viability of alternate designs in order to expand capacity, maximize occupancy, improve efficiency and meet the needs of future CHR residents.	Target Completion: Q1 2026	Completed Q3 2024	With Riverview, we now have started construction on an excellent 15 unit one-bedroom design which appears to work for the majority of applicants.
Goal 6	Develop a plan of action with regards to CHR's role for off-island housing partnerships with adjoining cities. Develop a plan for management of residential units over commercial properties and potential off-island management of below market housing for island employees. Plans of action will be consistent with the CHR Mission.	Target Completion: Q4 2027	TBD – Date to be determined by availability of such developments	CHR is exploring option off island and has been in contact with stakeholders of off island properties.
Goal 7	Prepare detailed grant application information required by HUD to submit CHR's request for CDBG-DR funding available in Lee County's \$1.1B federal grant.	Target Completion: Q2 2024	COMPLETED Q3 2024	CHR is still working with the County of this.

	Coordinate detailed information requests with the City of Sanibel.			
Goal 8	Achieve the desired number of CHR residential units through rebuilding, new building and/or acquisitions as measured by 3% of the total of single-family residences on Sanibel.	Target Completion: Q4 2028	TBD pending completion of Riverview, and determination of CDBG-DR application	Need to consider “what will be the 3%” in 2030 and explore requirements for the next decade.

STRATEGIC FOCUS #4: Leadership, Staffing & Committees

Desired Outcome

A remarkable staff collaborating with the respected and accomplished Executive Director. A strong, dynamic, governing Board that focuses on policy, and committees that support the Executive Director in achieving the organization's mission.

			UPDATED Completion	COMMENTS
Goal 1	Set policies and procedures in place for the organization to develop so that staff can manage most of the work. Measure organizational efficiency via Board annual self-assessment at the start of each fiscal year (October).	Target Completion: Q1 2027	TBD – too soon to assess	Will conduct a Board self-evaluation, create a Standard Operating Procedures manual, and an online library for staff and Board to further this goal. Timing pending completion of higher priority items.
Goal 2	Prepare and present a corporate governance overview to the CHR Board following each annual meeting to inform new Board members and refresh existing members.	Target Completion: Q2 2024	COMPLETED Q2 2024 This is ongoing.	Will continue to provide for new Board members (and refresher for existing members) with Board Governance training.
Goal 3	Determine need for additional staff to assist with the ongoing day-to-day work, including bookkeeping and fundraising, while considering the appropriate mix of consultants and full-time staff.	Target Completion: Q1 2025	COMPLETED Q3 2024	Staffing needs will be assessed annually.
Goal 4	Annually propose two or three new members to the Board, to be brought forward for approval prior to the annual meeting in November.	Target Completion: Q1 2024	COMPLETED Q3 2024	Current board is at 10 members, which is reasonable. New membership is allowed and will be considered periodically based on CHR needs.

Goal 5	Request Committee Chairs to recruit new members to the Board's committees to keep ideas fresh and the team members energized. Consider term limits for committee members aligned with Board term limits.	Target Completion: Q4 2024	COMPLETED Q4 2024 This is ongoing.	Added members to LT, Fundraising, LEO, Construction Committees. Term limits not deemed necessary.
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STRATEGIC FOCUS #5: Funding, Finances & Systems

Desired Outcome

Fund strategic initiatives detailed in this plan and provide fiscal support of operations, resident requirements, and building refurbishments. Ensure that CHR has a moderate reserve to protect against unknown needs, and systems and technology that support our operations and facilitate control of our data.

			UPDATED Completion	COMMENTS
Goal 1	Develop and populate a tool to identify strategic funding needs, prioritize projects and facilitate other elements identified in this plan. Once in place, update the tool semi-annually for successful attainment of funding and changing priorities.	Target Completion: Q3 2024	Eliminating Goal	Staff and Strategic Review Subcommittee have developed the skillset to prioritize without the need of a tool, which may be unnecessarily cumbersome.
Goal 2	Develop and implement a process to request Board approval of grant and foundation proposals over \$100,000 prior to completing/submitting an application. Ensure that only those grants are sought that CHR is interested in adopting and willing to implement.	Target Completion: Q3 2024	Eliminating Goal	Staff and Strategic Review Subcommittee have been able to keep the Board apprised without the need of a tool, which may be unnecessarily cumbersome.
Goal 3	Develop a process to encourage donations via awareness, dedication, and participation by individual and business donors and potential donors. Expand sphere of persons, businesses and geography to include all those who would be interested in supporting below market rate housing. Plan for one significant fundraising event each year and consider smaller events as appropriate.	Target Completion: Q1 2025	COMPLETED Q3 2024	Major event was held February 1, 2025. Smaller events have been held (e.g., Yacht Rock Party in April, Riverview Groundbreaking, Halloween Nights, Yacht Rock Party in Oct, Festival of Trees in Nov). CHR's presence is well-known on Sanibel, however

				communication will be continued to cement this. CHR is liaising with the CFI Donor Directed Funds program, managed by Sanibel Trust Company.
Goal 4	Design a capital campaign program to be put into place upon securing properties for building project.	Target Completion: Q1 2025	On track for Q1 2025 This is ongoing.	Capital Campaign for Riverview rebuild has been a success.
Goal 5	Ensure cash is managed and invested prudently to protect the organization and provide cash as required for projects. Develop a line of credit and establish a pathway for funding land acquisition(s).	Target Completion: Q1 2025	COMPLETED Q2 2024 This is ongoing.	SanCap Bank implemented sweep accounts which provides full FDIC insurance coverage and have cash now also at Fine Mark to protect accounts.
Goal 6	Evaluate adequacy of systems and replace as necessary or purchase a new to manage: • Accounting system • Donors and donations • Payroll • Buildings and maintenance • Document control	Target Completion: Q2 2024	Deferred to Q1 2026 This is ongoing.	We continue to evaluate the adequacy of all data systems. We have added Chat GBT and a grant software.
Goal 7	Establish an unrestricted Operating Reserve totaling \$740,000, approximately one year of normal operating expenses, apart from the Capital Replacement Reserve, to protect against unforeseen events. Set aside 10% of donations and unrestricted grants until the \$740,000 is established and maintain that balance going forward.	Target Completion: Q4 2025	COMPLETED Q2 2024 This is ongoing.	Finance Committee agreed to ensure reserves are built up via journal entry to establish a year end reserve that is acceptable.

	Goals	Completed	On track	Eliminated or deferred
STRATEGIC FOCUS #1: Residents & Their Welfare	7	6		1
STRATEGIC FOCUS #2: Community Relations & Welfare	5	4	1	
STRATEGIC FOCUS #3: Expansion & Compacity	8	4	2	2
STRATEGIC FOCUS #4: Leadership, Staffing & Committees	5	4	1	
STRATEGIC FOCUS #5: Funding, Finance & Systems	7	3	1	3
	32	21	5	6
		65%	16%	19%





