Priced Out of Paradise

The pandemic laid bare the issues surrounding Collier County’s high cost of living, which leads to troubling, persistent social service problems such as hunger and lack of local housing—in good times and times of crisis.

Submitted by the Community Foundation of Collier County

In the course of the untold conversations that unfold daily across Collier County, housing cost is a doggedly recurring topic. The high cost to own or rent a home impedes entry-level essential workers and teachers, and other hardworking folks who simply want to live in and sustainably be part of the community. They don’t want to spend half or more of their income to keep a roof over their head. That would mean living paycheck to paycheck, sometimes week to week, without an opportunity to save for bigger things in life: college for their children or more education for a career change, a costly medical emergency, or retirement.

Talk with social service providers who assist low-income seniors, veterans, and families, the intellectually disabled and mentally ill, and the downtrodden rising out of addiction and homelessness—and “housing” for these populations seems almost beyond reach. The pandemic laid bare the issues surrounding the underemployed and many types of workers squealing by financially and local residents who were marginalized before the economic shocks that began last March. Hunger doubled, tripled, and for some organizations, quadrupled. Furloughed and laid-off workers clung onto housing as eviction moratoriums were instituted, providing little relief as these are set to expire March 31.

Long before this crisis, the Community Foundation of Collier County collaborated with other organizations and agencies to create innovative partnerships to tackle housing and hunger challenges. “Housing is just so expensive here whether renting or trying to purchase. It’s off the charts and makes it difficult to live here,” said Community Foundation CEO/President Eileen Connolly-Keesler. “It will take a lot of us—public, nonprofit, and private dollars—in collaboration to keep the rents down. We want people to live here and be part of the community.”

Mile-long car line at the Harry Chapin Food Bank drive-thru distribution held at the Boys & Girls Club of Collier County in East Naples

Meeting the ever-growing need for services in Collier County has been a top priority for local leaders, nonprofits, advocates, and the Community Foundation for the past several years. In 2020 alone, it distributed more than $35 million to nonprofit organizations and community programs.

In the past two years, the Community Foundation has already distributed $443,545 through 41 competitive program grants to 23 local organizations on these issues’ frontlines. Today, the foundation leads the charge to create a $3 million fund targeted specifically for addressing hunger and housing as part of its new Your passion. Your Collier. capital campaign.

A Place to Call Home Through Public-Private Collaboration

For a long time, housing has been a simmering issue—identified as a significant concern for years in local studies by various groups and again in the more recent Community Needs and Assets Assessment. These studies have consistently shown that essential workers—teachers, law enforcement, first responders, and medical personnel—can’t buy or rent in Collier, forced to commute from surrounding counties. That’s why the Community Foundation and Moorings Park Foundation partnered with the county to convert a slice of the defunct Golden Gate Golf Course property into financially viable workforce housing.

The county purchased the 167-acre site for $29 million in July 2019 and is deciding how to utilize the entire property. However, it has approved the nonprofit Rural Neighborhoods to develop the 350-unit complex on 25 acres. The Community Foundation, Moorings Park Foundation, and another significant funder are joining forces to contribute $10 million for the project to defray costs so that rents won’t exceed 30 percent of the residents’ income.

Your passion. Your Collier.
Two hundred and fifty units will be designated for essential workers—often called the community’s backbone—making 80 to 120 percent of the median income. One hundred units will be marked for low-income seniors, and a percentage will be veteran preferred. Vets could either receive 90 percent of their income or they fall into two categories for qualification, said Steve Kirk, executive director of Rural Neighborhoods.

Kirk has been on the frontlines of affordable housing for 25 years and has worked extensively in Immokalee to create safe and comfortable homes for farmers, laborers and homes for migrant laborers. His organization works in several counties, and he said the projected $75 million Golden Gate Project “is unique. It’s something we have never seen in our state.”

Private dollars can close critical financial gaps that remain after federal or state funding—gaps that can impede moving forward in the first place, Kirk said. Private dollars defray the development costs up to five percent, which decreases the price of rent and can create coalitions to enhance the building’s design or landscaping.

Kirk said the broad rental range would cover many types of workers and family make-ups, from a single person who is a service worker to an entry-level teacher to a family with four with the same profession. According to the U.S. Census Bureau, the median household income in Collier County was $69,653 in 2019, and the federal poverty level in 2018, Vital Signs notes, was $16,750. Ninety-nine percent of local apartments are reportedly occupied, leaving little room for competition or availability.

A single person making $35,722 would qualify for the Golden Gate complex at 80 percent below. Starting teachers in Collier County make $47,720 annually until they reach the five-year mark at $48,160. “It’s a broad income gap you’re trying to serve. There’s a big difference in the number of people in the household if both parents are serving. There’s a big difference in the number of people in the household if both parents are serving,” said Collier. “So we are making 50 percent of the income, which is the federal gold standard for housing costs that don’t push people down into more survival mode.

Families in need of a rent break are hardworking, according to Rural Neighborhoods. “It’s a broad income gap you’re trying to serve. There’s a big difference in the number of people in the household if both parents are serving. There’s a big difference in the number of people in the household if both parents are serving,” said Collier. “We have a lot of essential workers who have to drive here to work from Lee County, Cape Coral, and they end up spending 50 percent of their income in Collier, Willig added.

As of October, $1,402,500 had been pledged toward the campaign’s goal of $3 million for six targeted areas in Collier County that need urgent attention, identified in the Community Needs and Asset Assessment and other long-term studies. Your passion. Your Collier. has received initial funding from the Community Foundation Board of Trustees and major donors. As of October, $1,492,300 had been pledged toward the campaign’s goal of $3 million for housing and hunger solutions, so there’s a long way to go. “Money still needs to be raised,” Connolly-Keesler said.

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Food Insecurity Skyrockets: First-time Recipients Stand in Line

Food pantries reported catastrophic rises in need last year, and their numbers remain historically high. All food agencies were tightly squeezed and forced to find ways to meet the demand by creating new, socially distanced ways to pack and distribute food from drive-through sites. The Community Foundation stepped up to administer $5 million in federal Collier CARES funding directed to the county that was earmarked for local food pantries. Before that money was available, the Community Foundation supported food banks with emergency relief through the Collier Comes Together Coronavirus Relief Fund.

“We are grateful to the Community Foundation of Collier County for their role in providing funding to help us meet this astronomical need,” said Barbara E. Evans, Chief Development Officer of the Harry Chapin Food Bank of Southwest Florida.

Harry Chapin Food Bank’s distribution in Collier County has increased by 177 percent, Evans said. “The COVID-19 pandemic caused an economic crisis that has triggered a wave of hunger that we believe will continue long after the medical crisis is abated,” she said. “According to Feeding America, 10.5 percent of Collier County residents were food insecure in 2018. Today, it is 16.7 percent, due to the pandemic. Many of the families we serve are experiencing hunger for the first time.”

Steve Popper, President/CEO of Meals of Hope, said his organization saw a surge from serving families and individuals in March 2020 with 4,000 each week, even today. “It’s absolutely explosive growth we’ve had,” he said. Meals of Hope had budgeted to distribute more than 1.6 million pounds of food last year but wound up distributing six million pounds, “so it was a 270 percent increase.”

Popper noted about 65 percent of the 47,000 public school students in Collier County participate in the free and reduced lunch program. “The need for food assistance is constant,” he said. “That shows you the level of need in a normal environment.”

St. Matthew’s House recently increased its food distributions from three to seven times a week and fine-tuned its system to serve more people more efficiently. St. Matthew’s House President/ CEO Varrn R. Ellison managed the surge in 2020, but the demand remains higher than in the past. “As the pandemic continued and families began on the doorstep of homelessness were fed the entire year. It served 11,169 families in 2020. The soup kitchen—which provides daily hot meals to residents in the addiction-recovery and homeless shelters—is still experiencing an extreme rise. Ellison bluntly noted that demands have to be met because “we’re on the frontline.”

On Marco Island, the Our Daily Bread Food Pantry also saw food insecurity explode from helping 2,500 per month to 12,000 by June. “It was like an avalanche,” reported pantry founder Liz Pecora.
Meals of Hope has 15 pantry sites, Popper said, and families are allowed to visit once per week. He estimates they receive a savings of $100 per week, or $400 per month, which translates to $4,800 a year if the family visits each week. That is money they can use on utilities, rent, and other regular expenses. “It’s a huge amount of savings that they are getting,” he said. “We’re giving over $11 million in food assistance on an annualized basis. We’ve become their local grocer.”

Both Meals of Hope and St. Matthew’s House have income-generating enterprises that help fund their operations, but those came to a screeching halt in March and slowly re-emerged as COVID-safe plans were developed and executed. Meals of Hope packs food that is distributed nationally and generates an income stream to support its local endeavors. In 2019, 25,000 volunteers packed 10 million meals. This year, he hopes they can pack up to 5.4 million “depending on what’s going on with the pandemic.”

Popper said the main solution to today’s crisis is coralling the pandemic. Both he and Connelly-Keesler agree that it won’t subsides until the economy is robust again, and pantries can pivot back to normal operations, though there will still be many months to go.

“We talk with providers, we’re thinking it will be another year of this heightened need due to layoffs, unemployment, and people who will stop qualifying for unemployment,” said Connelly-Keesler. “Food will continue to be a significant issue.”

Expanding Homelessness for Seniors and Single Parents

When the Hunger & Homeless Coalition of Collier County performed its annual “point in time” survey of the local homeless population last January over two days in Immokalee and Naples, it identified more than 400 homeless families. Of those were 74 homeless senior women eking out their existence in parking lots and public restrooms.

“Over the past four years, we have noted a growing trend in homelessness among senior citizens in our country. Year to year, the increase has been approximately 18 percent, except for 2020, where we incurred a 33 percent increase in homeless seniors,” said Hunger & Homeless Coalition Executive Director Michael Overway.

“We know the Baby Boomers are hitting retirement, and not all of them are prepared to make this transition.”

Both Overway and NAMI (National Alliance on Mental Illness) Collier County, said NAMI found housing for 100 homeless clients with severe or persistent mental illness. "Supportive housing is the most important thing we can do” to help these clients so they can receive the services they need to get well and find employment, she said.

This sentiment has been echoed by Scott Burgess, CEO of David Lawrence Centers for Behavioral Health and Ellison at St. Matthew’s House. Housing for the disabled is also a frustration for the STARability Foundation. Wounded Warriors works with homeless vets but was denied a zoning variance to expand its four-resident Alpha House in Naples to permit six to live there due to public objections.

In a few short weeks, the 2021 point-in-time homeless survey results will be released. Funding from organizations such as the Community Foundation “helped us catalyze a program that wasn’t in existence,” Overway said, and has led the way to sorely needed government grants. In the long run, the whole community can help catalyze sustainable change through your passion, Your Collier.
A few years ago, the Richard M. Schulze Family Foundation undertook the Collier County Community Needs and Asset Assessment to identify the community’s assets and gaps. 3,705 people representing every ZIP code in the county were polled, and 22 focus groups with community experts and residents were convened to get a clear picture of the community’s needs. After the assessment’s completion, the foundation brought together 106 nonprofits in 2019 to determine the emerging, community-wide, collaborative projects in which the Community Foundation and its partners could create a lasting and positive impact on the community. Their direct, unfiltered input was collected as to how philanthropic foundations could improve their responses to these needs.

As a direct result, the Community Foundation has launched the $15.5 million *Your passion. Your Collier.* campaign to directly tackle six identified fields of significant concern: mental health and substance abuse, housing and hunger, education and employment, seniors and veterans, environment and accessibility, and crisis and disaster relief. Connolly-Keesler said the goal is to have the donations or pledges wrapped up by the end of the year. “Nothing can move forward without the community’s support,” she said. If the campaign drags out beyond a year, “it won’t be beneficial to the community.”