



Building stronger communities, one homeowner at a time
pensacolahabitat.org

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FOR IMMEDIATE RELEASE

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Pensacola Habitat advocates for continued USDA loans in Santa Rosa County

PENSACOLA, Fla. – Pensacola Habitat for Humanity successfully appealed the USDA’s decision to reclassify much of Pace, FL, and Milton, FL, as non-rural, ensuring homebuyers in those areas remain eligible for USDA loans and other housing programs.

On March 8, 2023, USDA Rural Development opened a 90-day window for the public to offer feedback on the areas it was proposing to no longer qualify as rural for housing programs. Pensacola Habitat for Humanity sent its response advocating for no change to the affected areas in Pace and Milton, with Santa Rosa County, Florida Power & Light, University Lending Group and Representative Michelle Salzman among some of the community stakeholders who endorsed and supported this letter. Upon the conclusion of the window, the USDA reversed its decision and will maintain rural designations for Pace and Milton.

“This wise decision of the USDA to listen to the voices of our community provides us and many others the ability to continue serving individuals and workforce families who are often ineligible for conventional home mortgages,” said Sam Young, Pensacola Habitat President and CEO. “We’ve made great strides in working with Santa Rosa County to continue offering homebuyers the opportunity they deserve to own a safe and stable home.”

Pensacola Habitat for Humanity closed its first several USDA homes in Fiscal Year 2023, and 16 percent of lots in its current land inventory are USDA-eligible. By continuing to offer USDA loans, Pensacola Habitat for Humanity can save money on the costs of building homes while also offering mortgages with lower payments to homebuyers.

This decision allows Pensacola Habitat for Humanity to continue to meet the needs of underserved rural areas in Escambia and Santa Rosa Counties. To learn more about Pensacola Habitat for Humanity and its services, visit pensacolahabitat.org.

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About Pensacola Habitat for Humanity

Founded in 1981, Pensacola Habitat for Humanity is a non-profit, non-denominational, Christian ministry whose purpose is to improve communities through sustainable partnerships. Having built and renovated over 1,450 homes, Pensacola Habitat seeks new and innovative ways to positively impact the community through various meaningful projects, including their Home Buyer, HUD Certified Housing Counseling, and Community Development Programs. Pensacola Habitat for Humanity offers unique

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Pensacola Habitat for Humanity ReStore | 6931 N 9th Avenue, Ste 29, Pensacola, FL 32504 • tel 850-476-0001 • pensacolarestore.com





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financing opportunities to qualified applicants to provide affordable home ownership in Escambia and Santa Rosa Counties. For more information, visit pensacolahabitat.org.

About Habitat for Humanity International

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global nonprofit working in more than 1,300 communities throughout the U.S. and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability, and self-reliance they need to build better lives for themselves. Through shelter, we empower. To learn more, visit habitat.org.

About Pensacola Habitat for Humanity ReStore

Our local Habitat for Humanity Restore supports Pensacola Habitat for Humanity's mission of building homes, communities and hope. Revenue earned by selling donated furniture, appliances, building materials, and more is reinvested in our community to provide affordable homeownership options to families in Escambia and Santa Rosa counties. Together we are changing lives right here at home. For more information, visit pensacolarestore.com.

About NeighborWorks America

For more than 40 years, Neighborhood Reinvestment Corp., a national, nonpartisan nonprofit known as NeighborWorks America, has strived to make every community a place of opportunity. Our network of excellence includes nearly 250 members in every state, the District of Columbia, and Puerto Rico. NeighborWorks America offers grant funding, peer exchange, technical assistance, evaluation tools, and access to training as the nation's leading trainer of housing and community development professionals. NeighborWorks network organizations provide residents in their communities with affordable homes, owned and rented; financial counseling and coaching; community building through resident engagement; and collaboration in the areas of health, employment, and education.