



## Comprehensive Community Development

### CASE STUDY

# Preserving Community Legacy Through Home Repairs

**PENSACOLA HABITAT FOR HUMANITY**

## CCD PRINCIPLES HIGHLIGHTED:



INTENTIONAL  
APPROACH



COMMUNITY  
DRIVEN



LAYERED  
STRATEGIES



GUIDING  
VISION & PLAN



STRATEGIC  
PARTNERSHIPS



COORDINATED  
LEADERSHIP



LAYERED  
INVESTMENT

## KEY INSIGHTS

- At the request of residents, Pensacola Habitat layered funding sources to bring both new affordable housing and critical home repairs to a legacy African American community.
- Repairs immediately improved living conditions and allowed residents to stay in their homes, preserving generational wealth and a community's legacy.
- Consistent engagement with the community built trust among residents who were historically skeptical of outside help.

## Revitalizing the Cantonment Community

Just north of Pensacola, Florida, Cantonment's predominately African American community encapsulates a deep legacy, with many residences passed down through families for generations. However, in a community with an aging population living in older homes, many residents are unable to manage the financial strains of up-keep, often losing their family legacy to deterioration. Pensacola Habitat for Humanity is performing critical home repairs in Cantonment to improve the residents' standard of living and to help preserve the community's legacy and generational assets.

## Building a Foundation for Collaboration

Pensacola Habitat's partnership with Cantonment began after a group of residents dedicated to strengthening their community through the Cantonment Improvement Committee (CIC) proposed to Pensacola Habitat that they purchase dormant parcels of county-owned land and use it to develop affordable homes in the area.

“This has deepened and reenergized our relationship and our focus on supporting and working in the community.”

—BETSY MCDONALD  
*Vice President of Programs*

“People need affordable housing,” said Michael Riley, long-term Cantonment resident and CIC member. “Now you have a win-win because you’re generating revenue for the county and also creating affordable homes for our residents.”

While affordable housing was a priority in Cantonment, home repairs for existing long-term residents were also urgently needed. This initial partnership laid the groundwork for a broader collaboration; in addition to new home construction, Pensacola Habitat would help stabilize the community through essential home repairs.

### Addressing Barriers with Flexible Solutions

Qualifying for existing home renovation programs often posed challenges for residents. In some cases, income requirements or loan qualifications were barriers; in others, homes had been in families for so long that they lacked the proper paperwork for program approval.

Pensacola Habitat can provide more flexibility to meet resident needs by layering NeighborWorks funding with additional sources, including Florida Power and Light’s weatherization program, and aging-in-place funds. The program prioritizes essential support needed to keep homes safe and habitable, such as roofing, weatherization or ADA modifications.

Each home repair project begins with identifying the home’s most critical needs. Pensacola Habitat meets with residents weekly to assist with the application process and understand their home’s conditions. After a home assessment, the team collaborates with the resident and partners to prioritize the repairs. Pensacola Habitat employs staff to handle interior and exterior repairs while partnering with specialized contractors for roofing, HVAC, and electrical work.

This combination of in-house expertise and external partnerships enables them to tackle various repair needs. Based on the resident’s financial need, Pensacola Habitat offers flexible credit criteria, sliding-scale repayment options, and some 100% grants, ensuring that financial barriers do not prevent necessary repairs.

### Sustaining Community Through Repair and Trust

Pensacola Habitat expects to facilitate ten owner-occupied repairs through current funding, with additional projects anticipated with layered funding sources. These repairs have yielded immediate benefits for residents, such as installing a walk-in shower for a stroke survivor, providing a new HVAC system in record-breaking heat, or fixing a roof that may have otherwise collapsed. These repairs have significantly enhanced daily living conditions for residents and made it possible for them to stay in homes they would have otherwise had to abandon.

“These are repairs that would never be done because they cannot afford them, and all of the other agencies require them to have other things lined up that they do not,” said Riley. He recalls a woman whose home had been in her family for generations. Its many family connections made it difficult to locate some family members to obtain the required approvals and documents for renovations. Pensacola Habitat’s flexibility allowed her to bypass traditional requirements and get the needed improvements to stabilize and stay in her home.



In addition to the tangible improvements, the program's continuous community engagement has built trust between the organization and residents. Many were initially skeptical, fearing potential stipulations like liens on their homes. Pensacola Habitat's consistent presence and open communication have helped ease community concerns and helped Cantonment residents, whose isolated location has caused them to be often overlooked and deprioritized, feel a greater sense of connection and support.

Pensacola Habitat's commitment to staying engaged and providing resources in Cantonment has helped reassure residents that the organization is dedicated to offering continued support. "We really wanted to make sure we were here in Cantonment, and we're not leaving once this money is gone," said Betsy McDonald, Vice President of Programs. "This has deepened and reenergized our relationship and our focus on supporting and working in the community."



### Preserving Homes, Preserving Stories

With a waiting list of over 100 households needing repairs, Pensacola Habitat is actively seeking additional funding and partnerships to expand their efforts. Yet the importance of preserving these homes extends beyond the physical structures to the community's generational wealth and legacy.

The program's goal is to preserve not only the structure and value of each home for the owner, but also reinforce its history and the stability it brings to the community overall.

As a resident, Michael Riley is enthusiastic about the progress the program has brought to his community. "I live in this area, and when I can see one of my friends or one of my community members receive something that they never would have received, it's a great joy."



### LEARN MORE

- **Learn about** Pensacola Habitat for Humanity's initiatives.
- **Read more** about their community development programs.
- **Review an article** about their revitalization work in Cantonment.