



Melissa Cross, Development Director  
Cell: 615-603-5395 / [Melissa@rchfh.org](mailto:Melissa@rchfh.org)

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## **Rutherford Habitat for Humanity Breaks Ground on 77-Home *Legacy Pointe* Affordable Housing Community**

**Murfreesboro, TN** – Rutherford County Area Habitat for Humanity (RCHFH) was thrilled to break ground on the 18-acre land on Twin Oak Drive in Murfreesboro that will become RCHFH's first sub-division development, *Legacy Pointe*.

The ground-breaking event included the Habitat Board of Directors, area VIPs, *Legacy Pointe* Development Partners and Sponsors of the sub-division. Speakers included: Terri Shultz (Executive Director, RCHFH), Ann Hoke (Ann Hoke & Associates Realty, President of the RCHFH Board), Denise McBride (THDA), Councilman Ronnie Martin for the City of Murfreesboro, Jim Tracy (TN State Director USDA Rural Development) and Pastor James McCarroll (First Baptist Church of Murfreesboro)

Plans are to build 77 new affordable homes for area residents. The 2020 Spring Build will include construction of five new homes and the 2020 Fall Build will include another five homes. Development Partners of the project include THDA, USDA's Rural Development, The City of Murfreesboro, Federal Home Loan Bank of Cincinnati, SEC, Inc., Ole South Properties and Pinnacle Bank.

Applications for the Habitat Future Homeowner program are open through April 2019 and will include the first families to move into *Legacy Pointe*. Qualifications include that they live or work in Rutherford County, have the ability to pay a monthly mortgage, have income for at least 2 years, and have a debt-to-income ratio of less than 40%, in addition to other requirements. All Future Homeowners complete 30 weeks of Financial Literacy and Homeowner Education as well as 200-400 hours of sweat equity and 8 hours of post purchase education. The program prepares homeowners to manage their money, set realistic budgets, and plan for the maintenance of their home. More information about the Habitat Future Homeowner Program is on the RCHFH.org website.

Sponsors of the Spring Build include Nissan USA, Schneider Electric, MTSU, the Hooper Family, Hammer Down for Habitat, the Schneider-Fix Foundation, Ann Hoke & Associates, SEC, Inc., Sims Recycling Solutions and The Community Foundation of Middle Tennessee.

Rutherford County Area Habitat for Humanity, 850 Mercury Blvd, Murfreesboro, TN 37130  
615-890-5877 / [www.rchfh.org](http://www.rchfh.org)

The *Legacy Pointe* development also celebrates the organization's 30<sup>th</sup> Anniversary of building quality affordable houses for individuals and families in Rutherford County. RCHFH was formed in 1989 and will dedicate House #160, the 2019 Nissan USA Build, in May, 2019.

**About Rutherford County Area Habitat for Humanity (RCHFH)**

Rutherford County Area Habitat for Humanity, a non-profit, non-denominational Christian housing ministry, seeks to bring people together to build homes, communities, and hope. This is done through building quality, affordable, sustainable houses while partnering alongside low-income, working families. Homes are built by RCHFH construction staff, partner families, and community volunteers. After a home is completed, it is sold to the family at no profit with a zero interest loan.

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