

# comprehensive plan

We Build Rutherford

Give Here. Build Here.

**Rutherford County Area Habitat for Humanity will actively seek to raise funds for our “We Build Rutherford” Comprehensive Plan.**

This plan will aggressively address the following issues:

- **RCHFH will provide more affordable housing in Rutherford County** by developing our first Habitat only community, Legacy Pointe. This new 77 home development will provide qualified applicants the opportunity to buy affordable, energy-efficient new homes. Phase I starts construction in the spring of 2020.
- **RCHFH will provide educational opportunities to 150 potential applicants** through our Financial Literacy program and the free “Get Ready” for homeownership classes.
- **RCHFH will provide over 30 free “Aging In Place” projects** to the growing number of low-income Seniors who desperately need repairs completed in order to stay in their homes.
- **RCHFH will provide community and employee engagement partnerships** through our *Panel Builds*, *Brush with Kindness* projects, and work-force development efforts.

**We build strength, stability, self-reliance *and* affordable housing**



Rutherford County Area  
**Habitat**  
for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
615-890-5877  
[www.rchfh.org](http://www.rchfh.org)

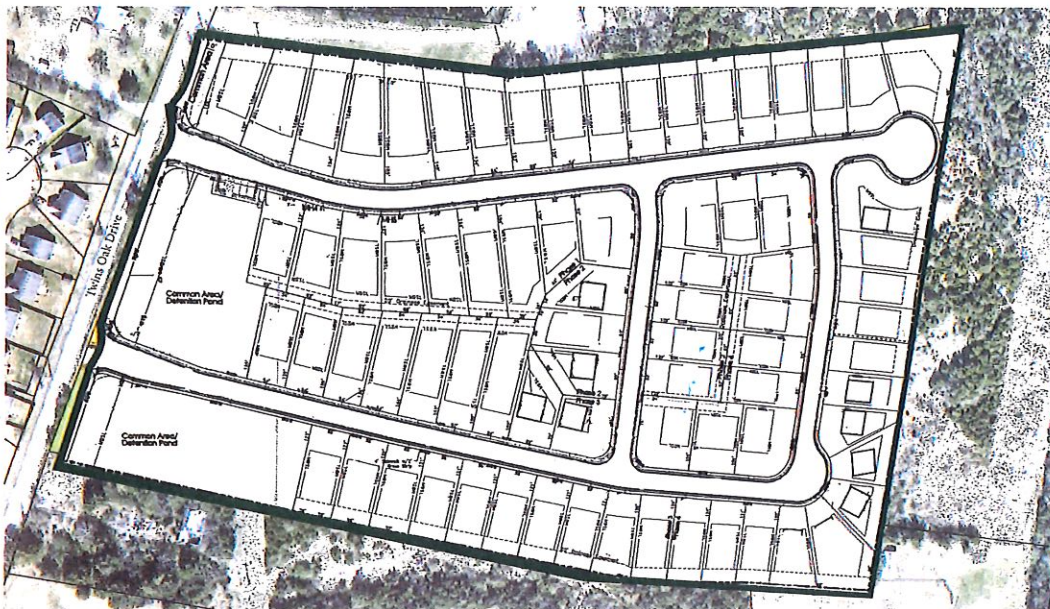


# legacy pointe

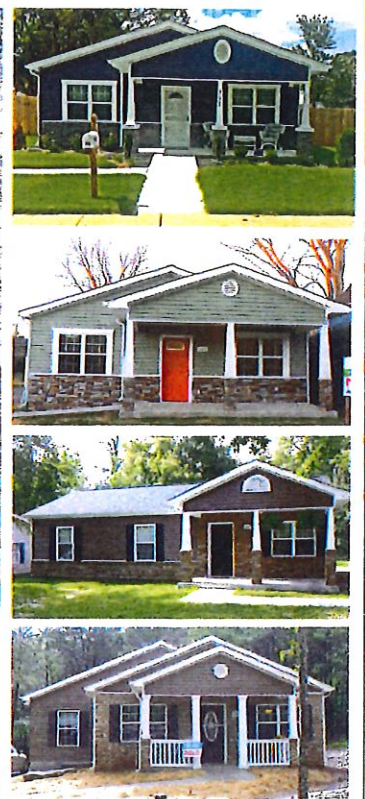
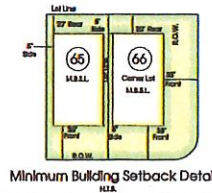
We Build Rutherford  
Give Here. Build Here.

## Legacy Pointe

09-13-2017



Total Land Area: ±16.80 Acres  
Total Number of Lots: 77 Lots  
Yield: 74 Lots/16.80 Acres = ±4.40/Acre  
Total Open Space: ±.50 Acres (3%)  
Usable Open Space: ±.32 Acres (1.9%)  
Stormwater (Detention): ±.18 Acres (1.1%)  
  
Minimum Lot Size: 6,000 Square Feet  
Length of New Roadway: ±2,731 Linear Feet



**SEC, Inc.** SITE ENGINEERING CONSULTANTS  
ENGINEERING • SURVEYING • LAND PLANNING  
SURFACE • DESIGN • CONSTRUCTION  
800.515.8655 FAX 615.890.5877

Concept Plan



We build strength, stability, self-reliance *and* affordable housing



Rutherford County Area  
**Habitat**  
for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
615-890-5877  
www.rchfh.org



# investor benefits

We Build Rutherford

Give Here. Build Here.

## OPPORTUNITIES

	House Warming Friend	Dream Starter	Carpenter's Club	Blue Print Guild	Hard Hat Society	Corner Stone Builder	Community Builder	Signature Builder	
	\$100	\$500	\$1,000	\$2,500	\$10,000	\$30,000	\$60,000	\$94,000	BENEFITS
✓	✓	✓	✓	✓	✓	✓	✓	✓	Recognition on Website
✓	✓	✓	✓	✓	✓	✓	✓	✓	Recognition on Program
	✓	✓	✓	✓	✓	✓	✓	✓	Partnership Decal
	✓	✓	✓	✓	✓	✓	✓	✓	Recognition in Annual Report
	✓	✓	✓	✓	✓	✓	✓	✓	Commemorative Brick
		✓	✓	✓	✓	✓	✓	✓	Volunteer Opportunities
		✓	✓	✓	✓	✓	✓	✓	T-Shirts
			✓	✓	✓	✓	✓	✓	Legacy Pointe Partner Sign
				✓	✓	✓	✓	✓	Personalized Hard Hat
				✓	✓	✓	✓	✓	Recognition on ALL Programs
				✓	✓	✓	✓	✓	Included on Event Table Sign
				✓	✓	✓	✓	✓	Recognition at Legacy Event
				✓	✓	✓	✓	✓	Sponsor Sign at a House
					✓	✓	✓	✓	Tickets to Signature Event
					✓	✓	✓	✓	Named in Press Releases
					✓	✓	✓	✓	Speak at Key Events
						✓	✓	✓	Lunch for Volunteers
						✓	✓	✓	Presentation of House Keys
						✓	✓	✓	Foundation Plaque on a Home
							✓	✓	Exclusive for ALL Build Days
							✓	✓	Centrally Located Permanent Plaque

RCHFH can also *leverage* your donation with matching grants to increase your participation. We are happy to design an investor plan that meets your needs, interests, budget and volunteer community engagement program.

**We build strength, stability, self-reliance *and* affordable housing**



Rutherford County Area  
**Habitat**  
 for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
 615-890-5877  
[www.rchfh.org](http://www.rchfh.org)



# a hand up, not a hand out

We Build Rutherford

Give Here. Build Here.

- **Celebrating 30 years** RCHFHH has built 164 homes (as of Fall 2019) and multiple completed multiple Neighborhood and Home Repair projects.
- **Habitat homes are NOT given away.** Approved applicants qualify for an affordable mortgage with a low interest to BUY their homes.
- **Habitat Homeowners complete a 50+-hours Financial Literacy and Homeowner Education program** that instructs them on how to manage their money, lower their debt-income ratio, and make responsible financial decisions.
- **Future Homeowners also complete 300-400 hours of "sweat equity"** on Habitat build sites, at the Habitat ReStore and/or work with other nonprofits, plus credits for their child's good grades.
- **Families who earn 30% - 80% of the Area Median Income (AMI)** are eligible for the RCHFHH program.
- **Generally, clients are spending more than 30% of their annual income on rent** (\$800-\$1200 per month). In contrast, Habitat mortgages typically are around \$700 a month.
- **In The 2019 Rutherford County, TN Community Health Needs Assessment report, Housing was the #1 concern of the community.** *"If you had a magic wand, what top initiatives would you implement in your community in the next three years?"* : Affordable Living. *"The population thinks growth pays for itself. It does not."*
- **RCHFHH addresses the affordable housing issue**, revitalizes neighborhoods, improves property values, increases tax revenues, and helps create a stronger workforce for the growing community.

**We build strength, stability, self-reliance *and* affordable housing**



Rutherford County Area

**Habitat**  
for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
615-890-5877  
[www.rchfh.org](http://www.rchfh.org)



# family impact

We Build Rutherford

Give Here. Build Here.

**Homeowner Applicants:** Applicants must demonstrate a need for affordable housing; be able to pay a monthly mortgage; live or work in Rutherford County; show steady income for 2 years; and meet other guidelines. Our applicants earn 30-80% of the Area Median Income (AMI). Many are cost burdened and pay 30% of their income on housing.



**Habitat Mortgages:** Habitat homes are built by RCHFH construction staff, Future Homeowners, and community volunteers. The house is then *sold* to the qualified applicant with a low interest mortgage. Their monthly mortgage payment to *own* a home is usually much less than what they had been paying to rent!

**Homeowner Requirements:** Each family is required to work 300-400 hours of "sweat equity", complete 50+ hours of Financial and Homeowner Education classes and invest a 1% down payment. The program ensures that homeowners create a realistic household budget, make good financial decisions, and are prepared to maintain their homes. They also attend a post homeownership class.



**Impact of Homeownership:** The impact on the lives of our homeowners often include:

**Adults:** Improved health & lower rates of chronic illnesses; Decreased reliance on social services; Increased participation in community activities; Greater personal responsibility; Reduced strain on education, public health, social services, and law enforcement; Job promotions and higher education.

**Children:** Raised academic scores and reduced behavioral problems; Improved attendance at school, Better health; Family pride.

**Community:** Increased property values; Increased tax revenue; Increased customer and employee base for local businesses; Increased consumer spending.

**Wealthbuilding:** A survey of Habitat homeowners found that 53% said they have available income since moving into their Habitat home; two-thirds are more confident about their ability to fund their children's college education; and almost 40 percent said they pay less in housing costs. Use of government assistance also declined notably.

A 2014 study by the Federal Reserve Bank of Boston found that a modest increase in home value for homeowners led to an increase in the child's earnings later in life, while an increase in a property's value for renters led to a decrease in the child's earnings.

**We build strength, stability, self-reliance *and* affordable housing**



Rutherford County Area  
**Habitat**  
for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
615-890-5877  
[www.rchfh.org](http://www.rchfh.org)



**Homeowner Education:** RCHFH provides 50+ hours of Financial Literacy and Homeowner Education to all applicants, which includes home maintenance and life skills. A 12-month "Get Ready" class is also available to the public.

**Volunteer Engagement:** Each Habitat home engages over 300 Volunteers (20,000 hours annually) offering valuable community service experiences and a means for unique team-bonding and employee engagement. Volunteers also receive hands-on construction and home improvement training!

**Construction Industry:** Each Habitat home requires services, materials and personnel from over 50 vendors, creating 3,000+ construction jobs in the county. Habitat for Humanity is the 4th largest Builder in the country!



**Community Investment:** RCHFH has partnered with over 500 local companies and 130 community organizations in the past 2 years. Habitat Homeowners save taxpayers an estimated \$34,000 in public expenditures for their costs of things such as juvenile delinquency and teenage pregnancy.

**Habitat ReStore:** proceeds from the ReStore cover administrative costs so 100% of donations go towards construction of Affordable Housing and Homeowner Education.

**Impact of Homeownership:** The benefits of more homeowners in the community

**Stronger Communities:** Homeowners are:

- 28% more likely to repair or improve their homes
- 10% more likely to report they have worked to solve local problems
- Live 4 times longer in a community
- 10% more likely to attend church
- 16% more likely to belong to a PTA or other organizations
- Are less likely to have alcohol and substance-abuse problems
- 11% more likely to know who represents them in Congress
- 9% more likely to know who their school board representative is
- 15% more likely to vote

**Stronger Families:** Children of Homeowners are:

- 25% more likely to graduate from high school
- 116% more likely to graduate from college
- 20% less likely to become teenage mothers
- 59% more likely to own a home within 10 years of moving from parent's home

**We build strength, stability, self-reliance *and* affordable housing**



Rutherford County Area  
**Habitat**  
for Humanity®

850 Mercury Blvd., Murfreesboro, TN 37130  
615-890-5877  
[www.rchfh.org](http://www.rchfh.org)