

Legacy Pointe 2024 Build Requirements

- Have a need for housing/shelter.
- Must live or work in Rutherford County for at least 6 months.
- Must be a US Citizen or permanent resident of the U.S for 2 years.
 - Must have a Credit Score of 620.
- Acceptable credit – No unpaid collections, liens, judgments or charge offs.
 - Debt to Income ratio must be less than 40%.
 - Be eligible to open/maintain a savings account.
- The ability to save 1% of the sales price for down payment/closing cost.
 - Bankruptcies must be discharged for 2 years.
- Have 2 years of consistent work history, no gaps in employment.
- Self-employment must be consistent for 2 years with 2 years tax returns.
- Do not currently own or have not owned a home within the last 3 years.
 - Show willingness to partner with Habitat.
 - Willing to complete between 250–350 partnership hours.
- Complete Homebuyer Education Pre Purchase & Post Purchase Classes.
 - You must meet the Income Guidelines per your family size

