

Legacy Pointe 2026

Applications will be available March 2-6, 2026

Thank you for your interest in purchasing a home from Rutherford County Area Habitat for Humanity.

Qualifications for a Habitat home:

You must have a need for housing, the ability to pay for it, and the willingness to partner with us to build it.

Requirements:

- Live or work in Rutherford County for the last 6 months.
- Household income must meet the gross income guidelines per family size (see chart below)
 - All qualifiable and verifiable income must be consistent for 2 full years.
 - Credit score of 620 (no collections, charge offs or judgements).
 - Alternative credit will be used for applicants with no credit score
 - Bankruptcy (13 or 7) must be discharged for 2 years.
- Be a US Citizen or Permanent Resident of the United States for at least 2 years.
 - Debt to Income ratio must be less than 40%.

If accepted, must be able to:

- Pay 1% of the sales price at closing, ranging \$3,500-\$3,800, total is determined by sales price of the home.
- Complete at least 250-350 partnership hours by helping to build Habitat homes, including your own.
 - Complete mandatory Homebuyer Education Classes

2025 Gross Income Guidelines 45%-80% AMI

1 Person - \$36,180 - \$64,320	5 People - \$55,800 - \$99,200
2 People - \$41,355 - \$73,520	6 People - \$59,400 - \$105,600
3 People - \$46,530 - \$82,720	7 People - \$64,080 - \$113,920
4 People - \$51,660 - \$91,840	8 People - \$68,220 - \$121,280

*Income guidelines are subject to change anytime.

Get Ready Classes

Dominion Financial offers a free Get Ready Class to prepare for Homeownership.

Get Ready Classes will be held via Zoom from 6:00pm –7:30 pm

- Monday February 2nd
- Monday February 9th
- Monday February 16th
- Monday February 23rd

To register click here: <https://2getstarted.as.me/GetReadyRC2026>

The deadline to enroll is January 31st, 2026.



We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation.
We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.