Rutherford County Area
Habitat for Humanity®

Legacy Pointe 2027

Applications will be available Spring 2027

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)
- 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:

- Save and pay for closing cost
- Complete at least 250-350 partnership hours by helping to build Habitat homes, including your own.
- Complete mandatory Homebuyer Education Classes

2026/2027 Gross Income Guidelines 50%-80% AMI

1 Person -	**$45,000 - $65,040**	**5 People -**	**$62,700 - $100,320**
2 People -	**$46,450 - $74,320**	**6 People -**	**$67, 350 -$107,760**
3 People -	**$52,520 - $84,032**	**7 People -**	**$72,000 - $115,200**
4 People -	**$58,050 - $92,880**	**8 People -**	**$76,650 - $122,640**

*Income guidelines are subject to change anytime.

Get Ready Classes

We recommend attending Get Ready classes, as it provides early access to applications in 2027.

The Get Ready Class is a 12-month education series designed to help individuals and families prepare to apply for homeownership through Habitat for Humanity.
Each monthly session focuses on key areas of homebuyer readiness, including budgeting, managing debt, understanding credit, saving consistently, and organizing financial documents.
Through practical tools and guided learning, participants gain a clearer understanding of their finances and develop habits that support successful applications through Habitat for Humanity and other first-time homebuyer programs.
Click to register https://2getstarted.as.me/GetReady12

Phases of the Homeownership Program

Phase 1 - Apply
Application Process
Income, Credit Review
(If criteria is met, move to Phase 2)

Phase 2 - Documentation
Submit Requested Documentation
Interview with Homeowner Services Manager
(If documentation meets criteria, move to Phase 3)

Phase 3 - Verification
Employment & Rental Verification
Background Verification
Home Visit (if selected)
Homeowner Selection Review
Board of Directors Review
(If verification is met, move to Phase 4)

Phase 4 - New Future Homeowner
New Future Homeowner Orientation
Start Working Partnership Hours
Home Buyer Education & FEED Classes
Save 1% of Sales Price
(If Partnership Agreement if fulfilled, move to Phase 5)

Phase 5 - Build
Re-verification of Employment & Credit
Bio
House Plan Selection
Home Interior/ Exterior Selections
Sales Contract
Build Schedule
(If Partnership agreement if fulfilled, move to Phase 6)

Phase 6 - H.O.M.E
Homeowners Insurance
Home Dedication
Pre-Close
Upgrades & 1%
Closing & Purchase
Move In
(If Partnership agreement if fulfilled, close on the home)

Unfortunately, the Habitat Homeownership program is *not* emergency housing.
It can take up to 18 months to complete the entire program, purchase & move into a home.

RCHFH Frequently Asked Questions

*** How long does it take to process the application?**

By mail within 30 days.

*** Can you help complete the application?**

Due to a large volume of applications, we encourage you to ask a trusted friend, family member or social worker to help you. If you have a unique situation, write, and explain it on the additional information sheet included this application.

*** Can I use child support income?**

Yes, you can.

*** If I'm a caretaker for someone (other than my child or parent), can I count their SSI/Disability as income?**

Only if you are the trustee and the person with the income lives in the household

*** Is self employment an acceptable source of income?**

Yes, it must be consistent for 2 years and have 2 years filed tax returns, including profit and loss Schedule C form.

*** Do you build in Nashville or Cannon County?**

No. Nashville has a Habitat office and unfortunately Cannon County does not have a Habitat.

*** Do you require a credit score?**

Yes. We require a 620 credit score for the Legacy Pointe builds. Some other locations do not require a credit score.

*** Am I required to attend Homebuyer classes?**

Yes, once you are accepted into the Program. You will be required to complete all Homebuyer Education classes.

*** Do I have to be a US Citizen?**

You must be a US Citizen or have been granted 'permanent residency' status for at least 2 years. Documentation for either status is required.

*** What if my siblings/ nieces/ nephews /cousins live with me, will you build an extra bedroom for him/her?**

If you have legal custody, yes. If you do not have legal custody, no.

*** How may bedrooms will I receive?**

Our standards are 2 children per bedroom & children of the opposite sex do not share bedrooms. For example: a family with 2 boys & 1 girl would receive a 3 bedroom: 1 for parent(s), 1 for the girl, & 1 for boys.

*** Can I choose where I want to live?**

In subdivisions, no, lots will be assigned to homeowners. In infill lots, yes, you may choose only from our list. If you decline a lot twice, you will be deselected from the program.

*** Can I find my own land or lot ?**

No. Our organization finds and purchases the land where we build.

*** If I have my own land, will you build on it?**

Once accepted into the program, if you own the land in Rutherford County, you must agree to pay for surveys and any other associated fees to determine if the land is buildable. If so, you will be required to deed your land to Habitat. Once the home is build and ready to purchase, the property (land & house) will be deeded to you.

*** If I have a felony, am I automatically disqualified?**

No, we have a rating system that determines eligibility. All applicants 18 years of age or older, that will live in the home, will be required to complete a background check.

*** If I have a sexual offender offense, am I automatically disqualified?**

Yes. However some circumstantial situations can be reviewed if you appeal.

*** What if I want to apply and I do not speak English?**

Complete the application in English. If/when you move on to Phase 2, we will schedule an appointment with you and an available interpreter.

***Do you rent homes?**

No, we do not.

Need Help Now?

We know housing is a significant challenge for many in our community and unfortunately our program cannot serve everyone nor do we provide emergency housing. Below are additional resources and links to housing counselors and other local housing programs.

Homeownership and Financial Counseling:

Dominion Financial Management offers Get Ready Classes

The Get Ready Class is a 12-month education series designed to help individuals and families prepare to apply for homeownership through Habitat for Humanity.
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Order a free copy of your credit report – www.annualcreditreport.com

Other Resources to find affordable housing:

TNHousingSearch.org –https://tnhousingsearch.org– Offers thousands of detailed, up-to-date listings of apartments and homes for rent throughout Tennessee. Plus, they specialize in helping people with special challenges, from affordability to disabilities to emergency housing. Search by city, county, or ZIP code to find current listings in your area. Or call 1.877.428.8844 for bi-lingual, one-on-one assistance finding the right listing for your needs and budget.

211 Helpline – United Way of Rutherford County's 24/7, 365-day information and referral helpline that provides individuals in need with help in times of crisis and beyond. Call 211, or visit 211 | United Way of Rutherford and Cannon Counties (yourlocaluw.org)

MHA – The Murfreesboro Housing Authority offers public housing – Affordable Housing Page (mha-tn.org)