Rutherford County Area Habitat for Humanity®

Legacy Pointe 2027

Applications will be available March 1-5th 2027

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

Qualifications for the homeownership program:
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)
· Positive alternative credit will be used for applicants with no credit score
· Bankruptcy (13 or 7) must be discharged for 2 years.
· A Citizen or Permanent Resident of the United States.

If selected, must be able to:
·Save and pay for closing cost
· Complete 250-350 partnership hours by helping to build Habitat homes, including your own.
· Complete mandatory Pre & Post Purchase 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

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.

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

Click to register **https://2getstarted.as.me/GetReady12**

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Phases of the Homeownership Program

Phase 1 - Apply
Application Process
Income, Credit Review (application status update within 30 days)
(If application meets criteria, advance to Phase 2)

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

Phase 3 - Verification
Employment & Rental Verification
Criminal Records Verification
Home Visit (are only performed after positive employment, rental & criminal record verifications)
Homeowner Selection Committee Review
Board of Directors Review
(If verifications meet criteria, advance to Phase 4)

Phase 4 - New Future Homeowner
New Future Homeowner Orientation
Begin Partnership Hours
Begin Homebuyer Education & FEED Classes
Begin Saving 1% of Sales Price
(If partnership is being fulfilled, advance to Phase 5)

Phase 5 - Build
Re-verification of Employment & Credit
Biography
House Plan Selection
Home Interior/ Exterior Selections
Sales Contract / Proof of Purchase
Build Schedule
(If partnership is being fulfilled, advance to Phase 6)

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

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Frequently Asked Questions

*When will I receive a response after I submit a completed application?
By mail within 30 days.

*Can someone help me complete my application?
Due to the large volume of applications, we encourage you to ask a trusted friend, family member or social worker for help. If you have a unique situation, write, and explain it on the additional information section in the application.

*Is child support income acceptable?
Yes.

*If I am a caretaker for someone (other than my child or parent), can I count their SSI/Disability income?
Yes, only if you are the trustee and the person who receives the income will live in the household.

*Is self-employment an acceptable source of income?
Yes, it must be consistent for at least 2 years and have 2 years filed tax returns, including profit and loss form.

*Does RCHFH build in Nashville or Cannon County?
No. However, Greater Nashville Habitat does, p:(615.254.HOME). Cannon County does not have Habitat for Humanity.

*Is there a credit score requirement?
Yes. 620-credit score is required for Legacy Pointe builds. Other locations may not require a credit score.

*Are homebuyer classes required?
Yes, once selected for the Program. Pre-Purchase, Post-Purchase and any other Homebuyer Education classes are required.

*Must I 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.

*If family members live with me, can I request extra bedrooms for him/her?
If you have legal custody, yes. If you do not have legal custody, no.

*How many bedrooms will I receive?
2 children per bedroom. Children of the opposite sex will not share bedrooms. For example: a family with 2 boys & 1 girl would receive 3 bedrooms: 1 for parent(s), 1 for the girl, & 1 for boy.

*Can I choose where I want to live?
From our list of availability, yes. When building in subdivisions, the lot will be chosen for the homeowner.

*Can I find my own land or lot for Habitat to build on?
No. Our organization provides the land where we build.

*If I already own my land, will you build on it?
Once accepted into the program, the land is in Rutherford County and determined buildable by Habitat, yes. The buyer must be willing to pay for surveys, and other associated costs & fees to deed your land to Habitat. Once construction is complete, the property (land & house) will be deeded to you.

*Are felony convictions/ charges automatically disqualified?
No, a rating system will determine eligibility. Applicants 18 years of age or older that will live in the home will be required to complete a criminal records check.

*If I have a sexual offense, am I automatically disqualified?
After verifying that a person a sex offender, yes. However, some circumstantial situations can be reviewed, if you appeal.

*Can I apply if I do not speak English?
Yes. An appointment will be scheduled for 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.
Each monthly session focuses on key areas of homebuyer readiness, including budgeting, managing debt, understanding credit, saving consistently, and organizing financial documents.
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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 Countys 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
Public housing – Affordable Housing Page (mha-tn.org)