

## Legacy Pointe 2025

### Applications will be available Fall 2025

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 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:

- Pay 1% of the sales price at closing, currently \$3500.00, this amount can increase at any time.
- Complete at least 250-350 partnership hours by helping to build Habitat homes, including your own.
  - Complete mandatory Homebuyer Education Classes

#### 2024 Income Guidelines 40%-80% AMI

1 Person - \$35,000 - \$59,920	5 People - \$46,200 - \$92,400
2 People - \$35,000 - \$68,480	6 People - \$49,640 - \$99,280
3 People - \$38,520 - \$77,040	7 People - \$43,040 - \$106,080
4 People - \$42,760 - \$85,520	8 People - \$56,480 - \$112,960

*\*Income guidelines are subject to change anytime.*

#### Get Ready Classes

If you want to be ready to apply in 2025,  
contact Dominion Financial Management at 615-220-5858  
to register for free Get Ready for Homeownership Classes.



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.