Make much-needed home repairs

with an affordable Home Improvement Loan from United Housing

United Housing can help you make essential repairs, upgrade for accessibility, or even install a new heat and air conditioning system.

How Does It Work?

United Housing Home Improvement Loans range from $5,000 to $15,000, with a fixed interest rate.¹

United Housing Home Improvement Loans may be used for a variety of improvements, including roofing, electrical, plumbing, HVAC, energy efficiency, handicap accessibility, security upgrades, and more.

To apply, call 901-272-1122 or visit www.uhinc.org.

¹Rates are subject to change. Please call for more information.
Do I qualify for a United Housing Home Improvement Loan?

Applying is simple. In fact, we are standing by to help you with the process. To qualify for a United Housing Home Improvement Loan, you must:

• Be a Shelby County resident.
• Be the owner of the property that needs repairs.
• Use the loan for family residences (1-4 units) or a rural property.
• Have a minimum credit score of 580.
• Have proof of homeowner’s insurance.
• Be up to date on all property taxes.
• Be discharged or dismissed of any bankruptcy charges over the past 2 years.
• Reasonably prove that your income will continue for 3 years.

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