



## 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.\*

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](http://www.uhinc.org).**

\*Rates are subject to change. Please call for more information.



**United Housing**  
*homeownership starts here*

# 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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NeighborWorks<sup>SM</sup>



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OPPORTUNITY

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