

OUR MISSION

United Housing, Inc. is a nonprofit organization that works to improve neighborhoods throughout west Tennessee.



OUR HISTORY

Founded in 1994 as an affiliate of the United Way of the Mid-South, United Housing, Inc. (UHI) is now known as the leading homeownership agency in our community. UHI quickly grew to be a one-stop shop for homeownership. In 2000, UHI became part of NeighborWorks@America. By the end of 2018, UHI had helped over 6,500 families become homeowners.

OUR SERVICES

UHI creates measurable impact in neighborhoods through complete homeownership programs. The UHI system makes sure that homebuyers are ready before they purchase. UHI services include homebuyer education, lending, and housing development.

OUR IMPACT

Since our beginning, UHI has counseled over 9,000 first-time homebuyers, participated in the sale of more than 4,000 homes, and loaned over \$7 million in down payment assistance and rehabilitation loans, for a total impact of more than \$250 million. UHI's foreclosure rate is well below the local market at less than 6% among UHI clients compared to 25% within areas showing the highest foreclosure rates in the City of Memphis.

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United Way



EQUAL HOUSING
OPPORTUNITY



United Housing

homeownership starts here



United Housing and You

United Housing is creating opportunities for the future--for the thousands of people who want to fulfill their vision of the American dream. That's why we say, "Homeownership starts here."



Jasmine Morris realized her long-awaited dream of home ownership with the help of United Housing, Inc. in 2014. Morris was United Housing's 4,000th homebuyer.

It's easy to get started!

- Sign up for homebuyer education course or an individual housing counseling session
- Work with a lending partner to get a mortgage loan
- Consider buying one of United Housing's affordable homes
- Refer a friend to join you in a class
- Volunteer in one of the many programs offered
- Make a donation to United Housing!

"You made me feel so wonderful about becoming a homeowner...and I am so glad I came [to class]." --Homebuyer Education Participant

Join Us!

Everyone deserves a chance to own a home. United Housing can offer solutions to homeownership barriers and challenges. We partner with banks and real estate professionals to build dreams!

We can help you...

In addition to the skills and information needed to be a successful homeowner, in UHI's training clients get in-class, one-on-one counseling that works toward writing a homebuyer action plan.

UHI homebuyer education includes topics such as:

- Establishing and maintaining good credit
- Qualifying for a first mortgage
- Working with a licensed Realtor
- Creating a savings plan
- Budgeting for new homeowner expenses
- Closing on a home loan
- Keeping up with home maintenance

United Housing, Inc. targets our services to families that are left out of the traditional homeownership market. Our programs offer clients all they need to know to successfully own and take care of their own homes.

Programs and Services:

- Homebuyer Education
- Foreclosure Prevention Lending
- New Construction Homes
- Post-Purchase Education
- One-on-One Credit Counseling



"Preparing Memphis and Mid-Southerners to become homeowners is the heart of everything we do at UHI." -- Amy Schafftlein, Executive Director of UHI

