



What we do

We help home improvement contractors offer payment options so homeowners can renovate their houses into dream homes. Contractors can offer home improvement financing through a Regions-branded loan program or a dealer network with a private label program. Contractors interested in offering payment options can apply at homeimprovement.rhif.regions.com/regions-icd-referral.

Regions Home Improvement Financing by the Numbers

Founded	Employees	Locations
1999	470	3 Salt Lake City, UT – Provo, UT – Mooresville, NC
State Lending	Credit Applications Processed	Company-to-Date Funded Loans
All 50	2.3 M	\$16.7 B
Home Improvement Contractors	Program Sponsors	Loan Products
7,740	65	113
Eligible Improvements		
We fund over 120 different types of home improvement projects, from roofing to flooring, top to bottom!		

How It Works



Contractors

- » Sign up with Regions
- » Complete training
- » Quote the homeowner's project and offer payment options



Customers

- » Apply via Mobile Loan App, Online Loan Application, or Loan-by-Phone



Regions

- » Apply via Mobile Loan App, Online Loan Application, or Loan-by-Phone



Homeowners

- » Repay the loan to the bank

Who Qualifies for a Regions Home Improvement Financing Program

Requirements



3+ years in business (5+ preferred)



\$500,000+ annual residential sales



\$5,000 minimum average job size



Licensed & insured



Sell one of 120 different project types



Satisfactory business credit report



Satisfactory Better Business Bureau report



Pass a financial review

Express Loan Program Eligible Improvement List*

- Addition
- Air Conditioner
- All Weather Coating
- Appliance Conversion to Gas
- Appliances
- Architectural Design
- Attic
- Awning / Patio Cover
- Barn
- Basement
- Bathroom Remodeling
- Boat Docks & Piers
- Boiler
- Brick & Stone Work
- Cabinets & Refacing
- Carpet & Flooring
- Ceiling Fans
- Ceilings
- Central Vacuum
- Ceramic Coating — Exterior
- Chimney / Chimney Liner
- Closets
- Concrete & Paving
- Conversion Burner
- Countertop
- Deck
- Dehumidifier
- Doors — all types
- Drain Line Repair / Replacement
- Drywall
- Ductwork
- Electrical Work
- Enclosures
- Evaporative Coolers
- Excavation
- Fencing
- Filters, Air Cleaners, Humidifier
- Fireplaces
- Fixtures — all types
- Foundations / Seawall Repair
- Furnace
- Garage Doors
- Garage / Carports
- Gas Grill
- Gas Work
- Gazebo
- Generator
- Geothermal Heating & Cooling
- Gutters / Gutter Protection
- Handrails
- Hardscape
- Heat Pump
- Home Theater
- House Moving / Relocation
- HVAC System
- Infrared Heater
- Insulation
- Kennel
- Kitchen Remodeling
- Landscaping

**Information is subject to change. Please reach out to your associated relationship manager for further questions.*

Express Loan Program Eligible Improvement List*

- Lighting — Indoor / Outdoor
- Masonry
- Mini Split Cooling System
- Outbuilding — Permanently Affixed
- Outdoor Boiler / Furnace / Stove
- Package Terminal AC & Heat Pump
- Painting — Exterior / Interior
- Patio
- Pavers
- Pipe Work
- Plumbing
- Ponds
- Pool Pump
- Pool Remodel or Refurbishment
- Porch
- Radiant Barrier
- Radiant Heat
- Remodeling — Interior
- Repair Work — Appliance / HVAC
- Roof Coating
- Roofing / Roofing Repairs
- Screening
- Seal Coating
- Security Screen
- Security System
- Septic System
- Sewer Lines
- Shades & Shutters
- Shading Device
- Sidewalks
- Siding
- Sinkhole Remediation
- Skylight / Solar Tube
- Smoke & Fire Damage Restoration
- Spa / Sauna — built in
- Sport Court
- Sprinkler System — Outdoor / Indoor
- Storm Shelter
- Structural Bracing
- Structural Improvement
- Stucco
- Sun Room
- Sump Pump
- Surge Protection
- Synthetic Lawn / Turf
- Tiling
- Trim Work — Interior / Exterior
- Tub Resurfacing
- Wallpapering
- Water Damage Restoration
- Water Heater
- Waterproofing — Exterior / Interior
- Weatherization
- Well Drilling & Services
- Wind Power System
- Window Film
- Window Treatments
- Windows — all types
- Zone Control System

**Information is subject to change. Please reach out to your associated relationship manager for further questions.*