

# COMMUNITY OUTREACH PROGRAMS



## COMMUNITY LOAN PROGRAMS

Horizon directly offers a variety of loan programs to the communities we serve.

### Fresh Start Loan Program

This program is designed to give the borrower a unique opportunity to reenter the credit market and turn past credit problems into a more positive rating.

### Starter Overdraft Protection

This program is for customers who are looking to establish a credit history as well as protect their checking account.

### Homeowners Improvement Program

Have a need for home improvement but without the credit history to obtain the traditional loan? This program was developed to allow you to fulfill those needs.

### Homeowner Ready Cash Program

A loan that provides immediate cash for the immediate home improvement needs that families and individuals find confront them every day.

A loan with immediate cash and affordable payments.

### Alternative Mortgage Products

Horizon offers a wide variety of mortgage loans for consumer and business needs, as well as VA and FHA options.

### Section 8 Mortgage Financing

A new mortgage lending program developed by Horizon that allows qualified recipients to utilize their HUD funded Section 8 housing allocation to make their home mortgage payments.

## FEDERAL HOME LOAN PROGRAMS

Horizon can partner with your organization to assist in obtaining various government grants.

### Neighborhood Impact Programs Grants

A grant program targeting low-to-moderate income areas, designed to revitalize and repair neighborhoods and homes to restore function, character and pride.

### Home Ownership Program Grants

A grant program for low-to-moderate income families and individuals, that provides no cost down payment and closing cost assistance to first time homebuyers.

### Affordable Housing Programs (AHP) Grants

The AHP program is one of the most flexible funding sources available for housing projects. The program can fund the acquisition, construction or rehabilitation of properties for use as affordable housing for low-to-moderate income families or areas.

### Community Improvement Program (CIP) Loans

The CIP provides a source of wholesale funds for community development activities that benefit low-to-moderate income families or neighborhoods. The funds, which can be utilized for development of housing, infrastructure improvements, or small businesses creating jobs, are provided at favorable, fixed rates.

## ADULT EDUCATION

Horizon promotes adult education courses on financial management.

### Money Smart

This is an adult education program created by the Federal Deposit Insurance Corporation. This program helps participants outside the financial mainstream enhance their money skills and create positive banking relationships.

### First-Time Homebuyer Training

A training program which allows first-time homebuyers the opportunity to obtain no cost down-payment assistance.



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