

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.

HomePride Loan

A loan option for low to moderate income borrowers purchasing a home located in a Horizon Bank geographic market area with a limited down payment and no Private Mortgage Insurance.

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.

Adult Education

Horizon promotes adult education courses on financial management.

Money Smart

This is an 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.

Federal Home Loan Programs

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

Neighborhood Impact Programs

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

Homeownership Opportunities Program

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.

Accessibility Modification Program

This program provides funding for accessibility modifications and minor home rehabilitation for eligible senior homeowners or owner-occupied households with a person(s) with a permanent disability.

Affordable Housing Programs

This 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 Investment Program

The program provides a source of wholesale funds for community development activities that benefit low-to-moderate income families or neighborhoods.



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