



COMMUNITY OUTREACH PROGRAMS

Community Loan Programs

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

CREDIT WORTHINESS

A loan program that creates opportunities for individuals to establish credit or turn past credit problems into a more positive rating.

HOME REFURBISHMENT

A below market rate loan targeting low-to-moderate income families or individuals for home refurbishment.

CHILD CARE FUNDING

Below market rate loans designed to assist in providing affordable childcare throughout our market areas for both in-home and licensed childcare providers.

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.

MICHIGAN SAVE THE DREAM PROGRAM

Horizon is an approved lender for the new Save the Dream program funded by Michigan State Housing Development Authority (MSHDA.) This program provides refinancing options that will help with adjustable rate mortgages get into fixed-rate mortgages. They also have a "rescue" program that helps those who have been behind in their payments in the past, but are current now.

Federal Home Loan Programs

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

NEIGHBORHOOD IMPACT PROGRAM 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.

GET CHECKING™

Get Checking™ is an educational program designed to help consumers gain access to basic financial services. This includes individuals who may have had problems managing their accounts in the past and consumers who have simply never opened a deposit account.

