

# CHOICE

Consumer Home Ownership and Independence Choices for Everyone

To assist households with individuals who are living with a disability achieve the dream of homeownership!

## Who Qualifies?

### Home Buyers purchasing in Georgia

#### Who:

- Are First time homebuyers
- Have not owned a home in the past 3 yrs
- Purchase in a targeted area

#### Who Also:

Meet the requirements of the Georgia Dream 1st & 2nd mortgage programs.

### Disability verification required:

1. A Social Security Disability determination letter.
2. A certified denial from SSI which states that an impairment or disability exists but applicant is not currently eligible for funds.
3. Document from an acceptable medical source that indicates the existence of an impairment listed on the Social Security website: [www.ssa.gov/disability/professionals/bluebook/listing-impairments.htm](http://www.ssa.gov/disability/professionals/bluebook/listing-impairments.htm)
4. Evidence of dependent status if applicable.

Borrower must obtain Home Buyer Education counseling from a DCA or HUD approved housing counseling agency or certified housing counselor and contribute \$1,000 to the purchase transaction.



# \$7,500

## Down Payment Assistance

### Income Limits

Household	Atlanta MSA	Statewide
1 to 2 people	\$71,000	\$61,000
3 or more	\$82,000	\$70,000

Atlanta area counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding and Walton

To apply:

Contact a Georgia Dream participating lender for pre-qualification and to begin the loan process. For a list of lenders go to :

[www.dcaloans.com](http://www.dcaloans.com)



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