The Georgia Dream Homeownership Program makes it possible with affordable mortgage financing for eligible home buyers.

Georgia Dream Loans are available to:

- first-time home buyers
- those who have not owned a home in the past three years
- those who purchase a home in targeted areas (please see map on page 5)
- have household incomes below the maximum (please see schedule on page 2)
- have liquid assets no more than $20,000 or 20% of the sales price (whichever is greater)
- meet mortgage loan credit requirements

The loans are 30 year, fixed interest rate mortgages. Local lenders give credit approval for FHA, USDA-RD, VA or conventional eligible mortgage loans.
**Maximum Household Income & Home Sales Price**

**If you purchase a home in one of the following counties:**

Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Houston, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding or Walton Counties

**Total Household Income**
(can be no more than:)
(based on the number of people living in the home)

<table>
<thead>
<tr>
<th></th>
<th>1-2 persons</th>
<th>3+ persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>$69,000*</td>
<td>$79,500*</td>
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**Home Sales Price**

cannot exceed $250,000

**If you purchase a home in a county not listed in the box to the left:**

**Total Household Income**
(can be no more than:)
(based on the number of people living in the home)

<table>
<thead>
<tr>
<th></th>
<th>1-2 persons</th>
<th>3+ persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>$59,500*</td>
<td>$68,500*</td>
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**Home Sales Price**

cannot exceed $200,000

* Income limits are subject to change. Please visit [www.gadream.com](http://www.gadream.com) for the most recent brochure.
Down Payment Assistance

Borrowers who qualify for the Georgia Dream Program benefit from down payment assistance.

The greatest hurdle for many prospective home buyers is the down payment.

Down Payment Loan Options

STANDARD
All eligible home buyers qualify for $5,000

PEN
Eligible home buyers who are employed in qualified public protection, military, health care or education qualify for $7,500

CHOICE
Eligible home buyers whose household includes an individual living with a disability qualify for $7,500

The Borrower must: contribute a minimum of $1,000 to the purchase transaction.
Contact a Georgia Dream Participating Lender for pre-qualification and to begin the mortgage loan process. A list of lenders can be found at [www.gadream.com](http://www.gadream.com) or by calling 1-800-359-HOME (4663).

Homebuyer counseling is required for ALL Georgia Dream Loans.

Borrowers must attend and complete either a homebuyer education workshop, OR individual housing counseling sessions, OR an online homebuyer education course through E-Home America.

Workshops and counseling sessions must be completed with a DCA or HUD approved housing counseling agency.

Online Home Buyer Education may be completed ONLY at [www.ehomeamerica.org](http://www.ehomeamerica.org).

A list of HUD approved agencies is available at [www.hud.gov](http://www.hud.gov) or call HUD’s interactive voice system at 1-800-569-4287.

A list of DCA agencies is available at [www.gadream.com](http://www.gadream.com).
The Georgia Dream Homeownership Program is available to eligible first time home buyers in all Georgia counties. However, if you purchase a home in one of the targeted areas shaded in green on the map below, or in a targeted census tract in one of the counties listed in the box below the map, you do not have to be a first time home buyer. Check with your lender for program guidelines.

The following counties are not Targeted but have some Targeted Census Tracts. (Contact your lender for a list of targeted tracts in these counties.)
The Georgia Department of Community Affairs is committed to providing all persons with equal access to its services, programs, activities, education, and employment regardless of race, color, national origin, religion, sex, familial status, disability, or age. For a reasonable accommodation, email fairhousing@dca.ga.gov.