Discover the Georgia Dream Homeownership Program
The Georgia Dream Homeownership Program can make it a reality! This program offers affordable mortgages for eligible home buyers.

Is the Georgia Dream program for me?

Georgia Dream loans* are available to:

First-time home buyers, OR

Home buyers who have not owned a home** in the past three (3) years, OR

Those who purchase a home in certain areas (see map on page 5)

WHO ALSO

Have a household income up to the maximum (see facing page)

Have liquid assets of no more than $20,000 or 20% of the sales price (whichever is greater)

Meet mortgage loan credit requirements

*Loans are 30-year fixed interest rate mortgages. Participating lenders give credit approval for FHA, USDA-RD, VA or conventional eligible mortgage loans.

**Home buyers who have not had interest or ownership in a primary residence in the last three years.
### Maximum Household Income & Home Sales Price

<table>
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<tr>
<th>If you purchase in one of these Georgia counties</th>
<th>Purchase price cannot exceed</th>
<th>Household income cannot exceed</th>
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</table>
| Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding or Walton | $250,000 | 1 or 2 persons: $74,000  
3 or more persons: $84,500 |
| Any county not listed above | $200,000 | 1 or 2 persons: $60,500  
3 or more persons: $69,500 |

**NOTE:** Income limits are subject to change. Please visit www.GADream.com for current limits.
Need help with your down payment?

Often the biggest obstacle to homeownership is being able to afford the down payment. The Georgia Dream Homeownership Program can help qualified borrowers clear this hurdle!

**DOWN PAYMENT LOAN OPTIONS**

**STANDARD**
All eligible home buyers may qualify for $5,000 in assistance.

**PEN**
Are you a public protector, educator, health care provider or active military?
If so, you may qualify for $7,500 in assistance through our PEN program.

**CHOICE**
Is a member of your family living with a disability?
If so, you may qualify for $7,500 in assistance through our CHOICE program.
How do I get started?

Contact a Georgia Dream Participating Lender to pre-qualify and begin the mortgage loan process. Go to www.GADream.com to find a list of participating lenders, or call 1-800-359-HOME (4663).

<table>
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<tr>
<th>Online</th>
<th>Go to <a href="http://www.GADream.com">www.GADream.com</a></th>
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<tbody>
<tr>
<td>By Phone</td>
<td>Call 1-800-359-HOME</td>
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<tr>
<td>In Person</td>
<td>Visit a participating lender</td>
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</table>

Home buyer counseling is required for all Georgia Dream loans.

Georgia Dream borrowers must attend and complete EITHER a home buyer education workshop, OR individual housing counseling sessions, OR an online home buyer education course through E-Home America.

- Online Home Buyer Education may ONLY be completed at www.ehomeamerica.org.
- Workshops and counseling sessions must be completed with a DCA or HUD approved housing counseling agency.
- A list of HUD approved agencies is available at www.hud.gov or call HUD’s interactive voice system at 1-800-569-4287.
- A list of DCA-certified housing counseling agencies is available at www.GADream.com.
Georgia Dream Targeted Areas

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 counties shaded in green, or in a targeted census tract*, you do not have to be a first-time home buyer.

*Check with a participating lender for a list of targeted census tracts.
How can we help you realize the Georgia Dream?

The Georgia Department of Community Affairs is committed to providing all persons with equal access to its services, programs, activities, education and employment opportunities regardless of race, color, national origin, religion, gender, familial status, disability or age. For reasonable accommodation, please email fairhousing@dca.ga.gov.

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