



Discover the

Georgia Dream Homeownership Program



Ever dream of owning your own home? We can help you make it a reality!

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

Effective February 8, 2024, the amounts of each loan type are temporarily increased to the following limits.

STANDARD - All eligible homebuyers may qualify! 5% (five percent) of the property purchase price or a maximum \$10,000, whichever is the lesser amount.

PROTECTORS, EDUCATORS & NURSES (PEN) - Are you a public protector, educator, healthcare provider — or work for these industries — or active military? 6% (six percent) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount.

CHOICE - Is a member of your family living with a disability? 6% (six percent) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount.

Georgia Dream loans* are available to:

First-Time Home Buyers	OR	Home buyers who have not owned a home** in the past three years	OR	Those who purchase a home in certain areas
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Who Also

Have a household income up to the maximum	Have liquid assets of no more than \$20,000 or 20% of the sales price (whichever is greater)	Meet mortgage loan credit requirements
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**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.*

Home Buyer Counseling is required for all Georgia Dream loans.

Georgia Dream borrowers must attend and complete **EITHER** a homebuyer 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.

How Do I Get Started?

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

Real Estate Professional

Email Address

Phone Number



Equal Housing Opportunity

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.