



Discover the  
**Georgia Dream**  
**Homeownership Program**



**Georgia Dream**  
**Participating Lender**  
1-800-359-HOME  
(4663)  
[www.GADream.com](http://www.GADream.com)

**Georgia Department**  
**of Community Affairs**  
404-679-4840 or  
800-359-4663  
[www.dca.ga.gov](http://www.dca.ga.gov)

# Ever Dream of Owning Your Own Home?



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 homebuyers	<b>OR</b>	Homebuyers who have not owned a home** in the past three years	<b>OR</b>	Those who purchase a home in certain areas
-----------------------	-----------	--	-----------	--

## 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
---	--	--

*\*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](http://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](http://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](http://www.GADream.com).

# Georgia Dream Targeted Areas

This program is available to eligible first-time homebuyers 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.*

# Maximum Household Income & Home Sales Price

## Georgia Dream Standard / Peach Select

If you purchase in one of these Georgia counties	Purchase price cannot exceed	Household income cannot exceed
<b>Atlanta - Sandy Springs - Roswell, GA HUD Metro</b> Barrow County, Bartow County, Carroll County, Cherokee County, Clayton County, Cobb County, Coweta County, Dawson County, DeKalb County, Douglas County, Fayette County, Forsyth County, Fulton County, Gwinnett County, Heard County, Henry County, Jasper County, Newton County, Paulding County, Pickens County, Pike County, Rockdale County, Spalding County, Walton County	\$400,000	1-2 persons: \$107,796 3+ persons: \$123,966
<b>Athens, GA MSA</b> Clarke County, Madison County, Oconee County, Oglethorpe County, Morgan County	\$350,000	1-2 persons: \$95,505 3+ persons: \$109,831
All Other Georgia Counties	\$335,000	1-2 persons: \$90,600 3+ persons: \$104,190

## Georgia Dream Peach Plus

If you purchase in one of these Georgia counties	Purchase price cannot exceed	Household income cannot exceed
<b>Atlanta - Sandy Springs - Roswell, GA HUD Metro</b> Barrow County, Bartow County, Carroll County, Cherokee County, Clayton County, Cobb County, Coweta County, Dawson County, DeKalb County, Douglas County, Fayette County, Forsyth County, Fulton County, Gwinnett County, Heard County, Henry County, Jasper County, Newton County, Paulding County, Pickens County, Pike County, Rockdale County, Spalding County, Walton County	\$500,000	1-2 persons: \$161,694 3+ persons: \$185,949
<b>Athens, GA MSA</b> Clarke County, Madison County, Oconee County, Oglethorpe County, Morgan County	\$500,000	1-2 persons: \$143,258 3+ persons: \$164,747
All Other Georgia Counties	\$450,000	1-2 persons: \$135,900 3+ persons: \$156,285

**NOTE:** Income limits are subject to change. Please visit [www.GADream.com](http://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! A borrower must contribute a minimum of \$1,000 to the purchase.

### Down Payment Loan Options

#### STANDARD

All eligible homebuyers may qualify!

- **Georgia Dream Standard:** 5% (five percent) of the property purchase price or a maximum \$10,000, whichever is the lesser amount.
- **Georgia Dream Peach Plus:** 3.5% (three and a half percent) of the property purchase price or a maximum \$10,000, whichever is the lesser amount.

#### PROTECTOR, EDUCATORS & NURSES (PEN)

Are you a public protector, educator, healthcare provider — or work for these industries — or active military?

- **Georgia Dream Standard:** 6% (six percent) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount.
- **Georgia Dream Peach Plus:** 4% (four 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?

- **Georgia Dream Standard:** 6% (six percent) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount.
- **Georgia Dream Peach Plus:** 4% (four percent) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount.

## How Do I Get Started?

Contact a Georgia Dream Participating Lender to pre-qualify and begin the mortgage loan process.



Online:  
Go to  
[www.GADream.com](http://www.GADream.com)



By Phone:  
Call  
1-800-359-HOME  
(1-800-359-4663)



In Person:  
Visit a  
participating lender

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](mailto:fairhousing@dca.ga.gov).



Equal Housing Opportunity