Discover the Georgia Dream Homeownership Program

Georgia Dream Participating Lender
1-800-359-HOME (4663)
www.GADream.com

Georgia Department of Community Affairs
404-679-4840 or 800-359-4663
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:

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<th>First-Time Home Buyers</th>
<th>Home buyers who have not owned a home** in the past three years</th>
<th>Those who purchase a home in certain areas</th>
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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 |

*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.
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.
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 a contribute a **minimum of $1,000** to the purchase.

### Down Payment Loan Options

**$5,000: STANDARD:**

All eligible home buyers may qualify!

**$7,500: Protectors, Educators & Nurses (PEN)**

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

**$7,500: CHOICE:**

Is a member of your family living with a disability?

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### Maximum Household Income & Home Sales Price

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<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: $80,000  
3 or more persons: $92,000 |
| Any county not listed above | $200,000 | 1 or 2 persons: $69,000  
3 or more persons: $79,000 |

**NOTE:**

Income limits are subject to change. Please visit [www.GADream.com](http://www.GADream.com) for current limits.
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).

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.

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