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

Have you dreamed of owning your own home?

Georgia Dream Loans are available to:

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

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, 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>Persons</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>$69,000*</td>
</tr>
<tr>
<td>3+</td>
<td>$79,500*</td>
</tr>
</tbody>
</table>

#### Home Sales Price
Cannot exceed $250,000

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#### 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>Persons</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>$59,500*</td>
</tr>
<tr>
<td>3+</td>
<td>$68,500*</td>
</tr>
</tbody>
</table>

#### Home Sales Price
Cannot exceed $200,000

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*Income limits are subject to change. Please visit 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.

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**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

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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 or by calling 1-800-359-HOME (4663).

How Do I Apply?

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.

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 agencies is available at 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.