



**Georgia**  
**Dream**  
**Homeownership Program**



*Do you dream of owning a home?*

*DCA can help make your dream a reality!*

*Georgia Department of Community Affairs*  
60 Executive Park South, NE • Atlanta, GA 30329-2231



Equal Housing Opportunity



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**Dream**  
*Fulfilling the Dream of Homeownership*



The Georgia Dream Homeownership Program has helped over 35,000 Georgians achieve the dream of homeownership by providing affordable first mortgage financing and down payment assistance.

Here's how we can help you...

The Georgia Dream Homeownership Program provides first time homebuyers with:

### Georgia Dream First Mortgage Loan Financing

- Low fixed interest rate, 30-35 year mortgages
- Up to 100% financing
- Flexible approval guidelines for Conventional, FHA, VA, or USDA-RD mortgage loans
- Interest Only, 35 Year First Mortgage (Affordable Advantage)
- Very low closing costs
- Involuntary unemployment, accidental disability, and accidental death and dismemberment insurance available



It's easy to qualify!

- 1) Your total annual household income cannot exceed the following limits based on the number of persons living in the home and the location of the home.

Household Size	Total Household Income	
	Statewide	Atlanta MSA*
One or two persons	\$58,000	\$68,000
Three or more persons	\$67,000	\$78,000

\* Atlanta MSA: Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton

- 2) You must be a first time homebuyer or not have owned a home in the past three years, or purchase a home in a targeted area to qualify for first mortgage financing. See insert for a listing of targeted counties.

- 3) The purchase price of the home that will be financed by the Georgia Dream Program may not exceed the purchase price limits below:

Statewide	\$200,000
Atlanta MSA	\$250,000

Visit our website at [www.dcaloans.com](http://www.dcaloans.com) or call 1-800-359-HOME(4663)



Georgia Dream offers additional financing to help you with the various costs associated with purchasing your home.

### Georgia Dream Second Mortgage Loan Financing

Eligible first time homebuyers may qualify for a Georgia Dream Second Mortgage loan for the down payment and closing costs associated with the purchase of their home. The Georgia Dream Second Mortgage financing must be used in conjunction with a Georgia Dream First Mortgage Loan (some exceptions apply).

- No interest
- No monthly payments
- No payment due until home is sold, refinanced or no longer used as the borrower's principal residence.

Eligible borrowers will:

- 1) Meet the total household income guidelines for down payment and closing cost financing (see insert).
- 2) Contribute a minimum of \$500 of their own funds towards the purchase transaction, and
- 3) Complete Home Buyer Education. A list of DCA's Homebuyer Education partners is included in the brochure. (Other Homebuyer Education agencies may be utilized.)



### Georgia Dream Second Mortgage Loan Amounts

#### STANDARD

All eligible homebuyers  
\$5,000

#### PEN

Eligible homebuyers who are employed by entities that provide public protection (including the military), health care, or education.  
\$7,500

#### EV

Energy efficient and/or visitable homes that are certified to meet the Energy Star, EasyLiving Home<sup>em</sup> or EarthCraft House<sup>tm</sup> program requirements.  
\$7,500

#### CHOICE

Households consisting of individuals with disabilities.  
\$7,500 - \$20,000

#### HONORS

Eligible homebuyers who are the surviving spouse of a military serviceman or servicewoman or of a public protector.  
\$10,000

#### WELCOME HOME

Eligible members of Georgia's Army and Air National Guard who purchase a home in the State of Georgia.  
\$10,000



Applicants seeking down payment and closing cost financing must have a total annual household income that does not exceed the following limits based on the number of persons living in the home and the location of the home.

(Please note these income limits may be lower than the First Mortgage Loan income limits)

## Georgia Dream Second Mortgage Loan Income Limits for Total Household Size

County	1 Person	2 Person	3 Person	4 Person	5 Person
Statewide	30,400	34,750	39,100	43,450	46,950
Banks	31,250	35,700	40,200	44,650	48,200
Bibb, Crawford, Jones, Peach, Twiggs	30,800	35,200	39,600	44,000	47,500
Bryan, Chatham, Effingham	32,250	36,900	41,500	46,100	49,800
Glynn, Brantley, McIntosh	31,300	35,800	40,250	44,700	48,300
Hall	33,250	38,000	42,750	47,500	51,300
Houston	33,500	38,300	43,050	47,850	51,700
Jackson	30,800	35,200	39,600	44,000	47,500
Lumpkin	30,650	35,000	39,400	43,750	47,250
Monroe	32,750	37,450	42,100	46,800	50,550
Atlanta Area Counties*	39,850	45,550	51,250	56,950	61,500

\*Atlanta Area Counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton.

(Please note this is not the Atlanta MSA)

## Targeted Counties

Appling	Clay	Dodge	Greene	Lamar	Miller	Quitman	Taylor	Warren
Atkinson	Clinch	Dooley	Hancock	Laurens	Mitchell	Randolph	Telfair	Washington
Bleckley	Coffee	Early	Haralson	Lincoln	Montgomery	Schley	Terrell	Wayne
Brooks	Colquitt	Echols	Heard	Long	Morgan	Screven	Thomas	Webster
Bulloch	Cook	Elbert	Irwin	Macon	Newton	Stewart	Treutlen	Wheeler
Burke	Coweta	Emanuel	Jasper	Marion	Oglethorpe	Sumter	Turner	Wilcox
Calhoun	Crawford	Evans	Jefferson	McDuffie	Peach	Talbot	Twiggs	Wilkes
Charlton	Crisp	Fannin	Jenkins	McIntosh	Polk	Taliaferro	Upson	Wilkinson
Chattooga	Decatur	Grady	Johnson	Meriwether	Pulaski	Tattall	Ware	Worth

## How do I apply?

- 1) Contact a Georgia Dream Participating Lender for pre-qualification and to begin the mortgage loan process.
- 2) Attend homebuyer education to learn more about buying and owning a home.

**To locate a Participating Lender in your community**  
**or for additional information and current rates**  
**Visit our website at [www.dcaloans.com](http://www.dcaloans.com) or call 1-800-359-HOME (4663)**

## Homebuyer Education Agencies

The Georgia Department of Community Affairs, through partnerships with a network of non-profits covering the state, provides Home Buyer Education to potential home owners. DCA supports the education of future home owners on the benefits and responsibilities of homeownership as a necessary and important part of the home buying process. The DCA website offers a detailed list of organizations and their service areas at <http://www.dca.state.ga.us/housing/SFH/Hbed.pdf>

### ALBANY

CCCS of Southwest Georgia\*\*  
229-883-0909/ 800-309-3358  
[www.cccsalbany.org](http://www.cccsalbany.org)

City of Albany Department of  
Community & Economic Development\*  
229-430-5283

### AMERICUS

City of Americus\*  
229-924-4411

Zion Hope Ministries\*  
229-928-3302

### ATHENS

ACTION, Inc.\*  
706-546-8293

East Athens Development Corp.  
706-208-0048\*\*\*  
[www.eadcinc.com](http://www.eadcinc.com)

Housing & Economic Leadership  
Partners\*\*  
706-549-5200

### ATLANTA

CCCS of Greater Atlanta\*\*  
404-527-7630/ 866-255-2227  
Spanish line 866-616-3716  
[www.cccsinc.org](http://www.cccsinc.org)

The Atlanta Urban League\*\*\*  
404-659-1150  
[www.atlul.org](http://www.atlul.org)

Center for Pan Asian Services\*\*\*  
770-936-0969

CAMP, Inc.\*  
404-756-9990  
[www.campinc.org](http://www.campinc.org)

The D & E Group\*  
770-961-6900  
[www.depover.org](http://www.depover.org)

DeKalb Metro Housing  
Counseling\*\*\*  
404-508-0922

Latin American Association\*\*  
404-638-1800  
[www.latinamericanassoc.org](http://www.latinamericanassoc.org)

Family Community Housing  
Association\*  
(404) 246-3047

Refugee Family Services\*  
404-299-6217  
[www.refugeefamilyservices.org](http://www.refugeefamilyservices.org)

### AUGUSTA

CCCS of the CSRA\*\*  
706-736-2090

East Central Georgia Partners in  
Homeownership\*  
706-210-2785

CSRA EOA\*\*\*  
706-722-0493

### BRUNSWICK

Totally Free, Inc.\*\*\*  
912-265-1515

Southeast Georgia CDC\*\*  
(912) 261-1898

### CARTERSVILLE

Housing & Development Corporation  
of Bartow County\*  
770-382-1414  
[www.hdcocofbartowco.org](http://www.hdcocofbartowco.org)

COLUMBUS  
CCCS of West Georgia\*\*  
706-327-3239/ 800-757-2227

Neighborworks Columbus\*\*\*  
706-324-4663  
[www.nwcolumbus.org](http://www.nwcolumbus.org)

### DALTON

Dalton/Whitfield CDC\*\*  
706-281-4804

### DUBLIN

Dublin-Laurens County Community  
& Economic Development\*  
478-272-2450

### DULUTH

The Impact Group  
678-808-4477

### EASTMAN

Heart of Georgia CAA\*  
478-374-4301

### FORT VALLEY

Fort Valley State University\*  
478-825-6954

### GAINESVILLE

Home Development Resources\*\*\*  
770-297-1800

### HINESVILLE

City of Hinesville\*  
912-876-3164

JC Vision & Associates\*\*\*  
912-877-4243  
[www.jcvision.com](http://www.jcvision.com)

### GRIFFIN

Affordable Housing Enterprises\*  
770-412-0595

### LAGRANGE

DASH of LaGrange\*\*\*  
706-298-2408

### MACON

CCCS of Middle Georgia\*\*  
478-745-6197  
[www.cccsmacon.org](http://www.cccsmacon.org)

Macon/Middle GA Housing  
Counseling Center\*  
478-803-2373

### MARIETTA

Housing Authority of Marietta\*  
770-419-3200

Cobb Housing\*\*  
770-429-4400

### ROME

Appalachian Housing Counseling  
Center\*  
706-378-9917

### SAVANNAH

CCCS of Savannah\*\*  
912-691-2227  
[www.cccssavannah.org](http://www.cccssavannah.org)

Neighborhood Improvement  
Association\*  
912-447-5577  
[www.niacdc.org](http://www.niacdc.org)

### THOMASVILLE

RMI Ministries\*  
229-228-6888

### VALDOSTA

Valdosta-Lowndes  
Habitat for Humanity\*  
229-245-1330  
[www.valdostahabitat.org](http://www.valdostahabitat.org)

Communities' Friend\*\*\*  
229-292-0472

A Home of My Own\*  
229-506-9395

### WARNER ROBINS

Middle Georgia CAA\*  
478-922-4464

\* workshops

\*\* counseling

\*\*\* workshops & counseling