

## Georgia Department of Community Affairs

<https://www.dca.ga.gov/index.asp>

<b>First-Lien Mortgage Loans:</b>	Georgia Dream Homeownership Program
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/ Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>• Georgia Dream Down Payment Assistance (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> <li>• Down Payment Assistance for Protectors, Educators and Health Care Workers – PEN (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> <li>• Down Payment Assistance for Families with members who are disabled – CHOICE (deferred payment loan, must be used in combination with a Georgia Dream first mortgage)</li> </ul>
<b>Targeted Populations/ Special Programs:</b>	First-time homebuyers, public protection, health care, education employees, members of the military, and persons with a disability
<b>Mortgage Tax Credit Certificate:</b>	Not offered
<b>Homeownership Education/Counseling:</b>	Required; <i>eHome America Education</i> (online program); or Georgia Department of Community Affairs provides a list of approved in-person counselors.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

#### Georgia First Mortgage and Down Payment Assistance Programs

<https://www.dca.ga.gov/GeorgiaDream/gadream.asp>

#### Georgia Dream Program Brochure (includes income and sales price limits)

<https://www.dca.ga.gov/housing/homeownership/programs/downloads/GADreamBrochure.pdf>

#### Georgia Interest Rates

<https://www.dca.ga.gov/housing/homeownership/programs/downloads/rates/DCARateSheet.pdf>

#### Georgia Participating Lender List

<https://www.dca.ga.gov/GeorgiaDream/mapsearch.asp>

#### Georgia Approved Homebuyer Education

<https://www.dca.ga.gov/GeorgiaDream/housingCounselors.asp>