

Georgia Department of Community Affairs

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

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