

## New Homeowners Assistance

❖ **Main website to find help** is <https://georgia.findhelp.com/> Put in your zip code and then click on the tabs at the top of the page to find help in various categories.

❖ **Georgia Dream by Georgia DCA Housing Authority**

Must be a first-time home buyer or must be a homebuyer who has not had interest or ownership in a primary residence in the last three years or must be willing to purchase a home in certain areas.

If you purchase in one of these Georgia counties, the purchase price cannot exceed \$325,000: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Morgan, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, or Walton Household income cannot exceed:

1 or 2 persons: \$84,000

3 or more persons: \$96,000

For any county not listed above, the purchase price cannot exceed \$275,000.

Description: Georgia DCA Housing Authority offers Georgia Dream loans to eligible first-time home buyers, or other qualified applicants, who are seeking to purchase a home.

This program provides:

- Home loans are 30-year fixed interest rate mortgages. Participating lenders give credit approval for FHA, USDA-RD, VA, or conventional eligible mortgage loans.

Contact a Georgia Dream Participating Lender to pre-qualify and begin the mortgage loan process by calling 800-359-4663.

Cost: Reduced Cost

Next Steps:

Call 800-359-4663

Website: Program's Website

<https://www.dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream>