

CHOICE

Consumer Home Ownership and Independence Choices for Everyone

Who Qualifies?

Home Buyers purchasing in Georgia

Who:

- Are First time homebuyers
- Have not owned a home in the past 3 yrs
- Purchase in a targeted area

Who Also:

- Meet the requirements of the Georgia Dream Homeownership Program

Disability verification required:

1. A Social Security Disability determination letter.
2. A certified denial from SSI which states that an impairment or disability exists but applicant is not currently eligible for funds.
3. Document from an acceptable medical source that indicates the existence of an impairment listed on the Social Security website: www.ssa.gov/disability/professionals/bluebook/listing-impairments.htm
4. Evidence of dependent status if applicable.

Borrower must obtain Home Buyer Education counseling from a DCA or HUD approved housing counseling agency or certified housing counselor and contribute \$1,000 to the purchase transaction.

To assist households with individuals who are living with a disability achieve the dream of homeownership!



\$7,500

Down Payment Assistance

Income Limits

Household	Counties Listed Below	All other Counties
1 to 2 people	\$69,000	\$59,000
3 or more	\$79,500	\$68,500

Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Houston, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton

To apply contact a Georgia Dream participating lender for pre-qualification and to begin the loan process.

**For a list of lenders go to:
www.gadream.com**

 Georgia[®] Department of
Community Affairs

GEORGIA DREAM PROGRAM



Equal Housing Opportunity