

CHOICE

Consumer Home Ownership and Independence Choices for Everyone

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

Who Qualifies?

First time homebuyers or those who have not owned a home in the past 3 years who are purchasing a home in Georgia and who meet the requirements of the Georgia Dream First & Second Mortgage programs.

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 \$500 to the purchase transaction.



\$7,500 to \$20,000 Down Payment Assistance

Loan Amount	Atlanta area Income Limit	Statewide Income Limit
\$7,500	\$30,000 and over*	\$25,000 and over*
\$15,000	\$20,000 — \$29,999	\$15,000 — \$24,999
\$20,000	Less than \$20,000	Less than \$15,000

Atlanta area counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding and Walton

Maximum income and sale price limits apply

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.dcaloans.com



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