GEORGIA DEPARTMENT *of* COMMUNITY AFFAIRS

dca.georgia.gov



Georgia Dream Homeownership Program

Georgia Dream Participating Lender

1-800-359-HOME (4663)
www.GADream.com

v. 2026-7-8

Ever Dream of *OWNING* Your Own Home?

The Georgia Dream Homeownership Program can make it a reality! This program offers affordable mortgages for eligible homebuyers.

Financing Options

Georgia Dream Standard

The Georgia Dream Standard provides down payment assistance to eligible first-time homebuyers.

Georgia Dream Peach Select

Georgia Dream Peach Select offers active duty and veterans a low interest rate loan option.

Georgia Dream Peach Plus

Georgia Dream Peach Plus offers down payment assistance to homebuyers with a wider range of both income levels and sales prices or who may not meet other loan program requirements.

Georgia Dream Peach Advantage

The Georgia Dream Peach Advantage Loan Program further expands access to affordable homeownership opportunities across our state.

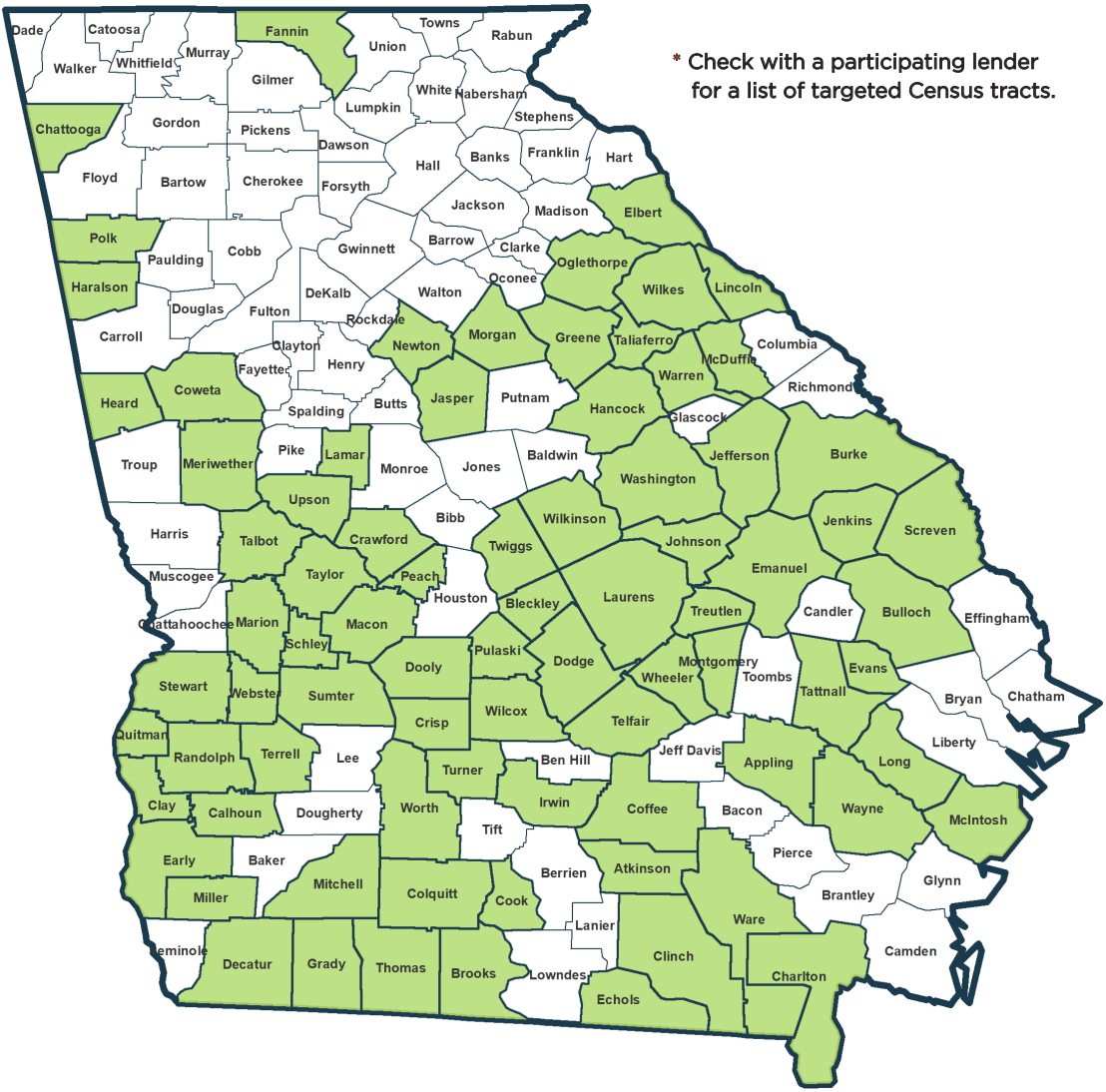
Here is a comparison of the financing options to help understand what loans are available and what requirements should be met.

	Georgia Dream	Peach Select	Peach Plus	Peach Advantage
Loan Specifications				
30 Year Fixed Rate	✓	✓	✓	✓
FHA Loan	✓		✓	
USDA-RD Loan	✓			
VA Loan	✓	✓	✓	
Conventional Loan	✓			✓
Down Payment Assistance	✓		✓	✓
Requirements for Eligible Borrowers				
First-Time Homebuyer Have not had interest or ownership in a primary residence in the last three years.	✓			
Household Income Limits • Have up to the maximum depending on location and family size.	✓	✓	✓	
• Have up to 150% of the Area Median Income (AMI) per Fannie Mae and Freddie Mac AMI Lookup Tools.				✓
Liquid Assets Limitation Have no more than $20,000 or 20% of the sales price (whichever is greater) immediately after closing.	✓		✓	
Credit Requirements Minimum 640 score*	✓	✓	✓	✓*
Homebuyer Counseling Complete via an education workshop, an individual counseling session, or an E-Home America online course.	✓	✓	✓	✓

* **660 minimum for manufactured homes.**

Georgia Dream Targeted Areas

The Georgia Dream Homeownership Program is available to eligible first-time homebuyers in all Georgia counties. However, if you purchase a home in one of the targeted counties, or in a targeted Census tract*, you do not have to be a first-time home buyer.



* Check with a participating lender for a list of targeted Census tracts.

Maximum Purchase Prices and Household Incomes



Georgia Dream Standard and Peach Select

If You Purchase in One of These Georgia Counties	Purchase Price Cannot Exceed	Household Income Cannot Exceed
Atlanta - Sandy Springs - Roswell, GA HUD Metro Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton	**$625,000**	**1-2 persons:** $137,555 **3+ persons:** $158,188
Athens, GA MSA Clarke, Madison, Oconee, Oglethorpe, Morgan	**$525,000**	**1-2 persons:** $118,152 **3+ persons:** $135,875
All Other Georgia Counties	**$475,000**	**1-2 persons:** $101,700 **3+ persons:** $116,955

NOTE: **Income limits are subject to change. Please visit www.GADream.com for current limits.**

Georgia Dream Peach Plus

If You Purchase in One of These Georgia Counties	Purchase Price Cannot Exceed	Household Income Cannot Exceed
Atlanta - Sandy Springs - Roswell, GA HUD Metro Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton	**$725,000**	**1-2 persons:** $206,333 **3+ persons:** $237,282
Athens, GA MSA Clarke, Madison, Oconee, Oglethorpe, Morgan	**$650,000**	**1-2 persons:** $177,228 **3+ persons:** $203,813
All Other Georgia Counties	**$575,000**	**1-2 persons:** $152,550 **3+ persons:** $175,433

NOTE: **Income limits are subject to change. Please visit www.GADream.com for current limits.**

Georgia Dream Peach Advantage

If You Purchase in One of These Georgia Counties	Purchase Price Cannot Exceed	Household Income Cannot Exceed
Atlanta - Sandy Springs - Roswell, GA HUD Metro Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton	**$725,000**	Up to 150% of the Area Median Income
Athens, GA MSA Clarke, Madison, Oconee, Oglethorpe, Morgan	**$650,000**	Up to 150% of the Area Median Income
All Other Georgia Counties	**$575,000**	Up to 150% of the Area Median Income

NOTE: **Refer to either the Fannie Mae AMI Lookup Tool, https://ami-lookup-tool.fanniemae.com/, or Freddie Mac AMI Lookup Tool, https://sf.freddiemac.com/working-with-us/affordable-lending/area-median-income-and-property-eligibility-tool, to verify the required AMI threshold for the Georgia Dream Peach Advantage program. Both AMI lookup tools display identical Area Median Income limits.**

Down Payment Assistance

Often the biggest obstacle to homeownership is being able to afford the down payment. The Georgia Dream Homeownership program can help qualified borrowers clear this hurdle!

	Standard	PEN	Choice
Eligible Borrower	Any eligible borrower.	Someone currently in an occupation of Protectors, Educators, or Nurses (health care). (Section 401.2b-401.2c for further details of eligible occupations.)	Household is eligible if any-one in the household has an eligible disability. (Section 401.2c and 406).
Georgia Dream Standard [1]	5% of the purchase price or a maximum of $10,000 whichever is the lesser amount.	6% of the purchase price or a maximum of $12,500 whichever is the lesser amount.	6% of the purchase price or a maximum of $12,500 whichever is the lesser amount.
Georgia Dream Peach Select [2]	Down payment assistance is not offered through the Georgia Dream Homeownership Program, however other down payment assistance programs may be used in conjuction with this financing option.		
Georgia Dream Peach Plus [1]	3.5% of the purchase price or a maximum of $10,000 whichever is the lesser amount.	4% of the purchase price or a maximum of $12,500 whichever is the lesser amount.	4% of the purchase price or a maximum of $12,500 whichever is the lesser amount.
Georgia Dream Peach Advantage	Up to 5% of the first mortgage amount.		

NOTE: **A borrower must contribute a minimum of [1] $1,000/ [2] $500 to the purchase.**





Homebuyer Counseling

Homebuyer counseling is required for all Georgia Dream loans. Borrowers must attend and complete either a homebuyer education workshop, an individual housing counseling sessions, or an online homebuyereducation course through E-Home America, **www.ehomeamerica.org**.







Workshops and counseling sessions must be completed with a DCA or HUD approved housing counseling agency.

- A list of DCA-certified housing counseling agencies is available at www.GADream.com.
- A list of HUD-approved agencies is available at www.hud.gov or call HUD's interative voice system at 1-800-569-4287.

How Do I Get Started?

Contact a Georgia Dream Participating Lender to pre-qualify and begin the mortgage loan process.

Go to
www.GADream.com

Call
1-800-359-HOME (4663)

Visit
a participating lender

Equal Housing Opportunity

The Georgia Department of Community Affairs is committed to providing all persons with equal access to its services, programs, activities, education and employment opportunities regardless of race, color, national origin, religion, gender, familial status, disability or age. For reasonable accommodation, please email fairhousing@dca.ga.gov.