



GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS

HOMEOWNERSHIP

Georgia Dream Peach Plus Loan Program

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Program Overview

The Georgia Dream Peach Plus Loan Program expands access to affordable homeownership opportunities across our state. By extending eligibility to households with incomes and purchase prices above the Georgia Dream Standard limits, the Peach Plus program make homeownership possible for even more Georgia families. Affording the down payment is often the biggest obstacle to homeownership. Georgia Dream Peach Plus can help qualified borrowers clear this hurdle.

Down payment loans are available to homebuyers who purchase a home in certain areas who also meet a set of financial criteria.

Potential homebuyers apply with participating lenders for Georgia Dream loans. These loans may be secured or guaranteed FHA or VA loans. Interest rates are available from participating lenders. Once the lender grants final credit approval, the loan documents are prepared for closing.

Borrowers must attend and complete either a homebuyer education workshop, individual housing counseling sessions, or an online homebuyer education course through E-Home America. First-time homebuyer status is not required for the Peach Plus Loan program, and repeat homebuyers are welcome to apply.



Financial Criteria

- Expanded household income limitations apply
- Have liquid assets of no more than \$20,000 or 20% of the sales price, whichever is greater
- Meet minimum credit requirements

Down Payment Assistance

Effective April 17, 2025, the amounts of each loan type are set to the following limits:

- **Standard:** Three and a half percent (3.5%) of the property purchase price or a maximum \$10,000, whichever is the lesser amount. All eligible homebuyers may qualify!
- **Protectors, Educators & Nurses (PEN):** Four percent (4%) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount. Are you a public protector, educator, healthcare provider — or work for these industries — or active military?
- **CHOICE:** Four percent (4%) of the property purchase price or a maximum of \$12,500, whichever is the lesser amount. Is a member of your family living with a disability?