



GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS

HOMEOWNERSHIP

Georgia Dream Peach Select VA Loan Program

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Program Overview

The Georgia Dream Peach Select VA Loan Program is exclusively for veterans and features interest rates set below current market levels to help make homeownership more affordable.

This program is an extension of the Georgia Dream initiative, aimed at making homeownership more accessible for all Georgia veterans. The first-time homebuyer requirement has been waived for this program. Loans are available to those who meet a set of financial criteria.

Potential homebuyers apply with participating lenders for Georgia Dream loans. The loans are secured or guaranteed by VA loans. 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.



Financial Criteria

- Expanded household income limitations apply
- Meet mortgage loan credit requirements

Terms & Conditions

- Low interest rates
- \$500 minimum investment from homebuyers
- 100% Loan-to-Value (LTV) ratio
- 640 minimum credit score
- Down payment assistance (DPA) is not offered, however the Peach Select VA Loan Program can be combined with other DPA programs that are not connected to the Georgia Dream Homeownership Program.