

Program	Buyer Participation	Income Requirement	Purchase Price	Homeowner Requirement	Homebuyer Class	DP Program Amount	Counties	Website
Georgia Dream Disaster Areas with "Plus" Down Payment Assistance	Down Payment Assistance \$5,000	1 or 2 persons \$86,000 3 or more persons \$100,000	\$300,000	No First-Time home buyer requirements Contribute \$,1000 towards purchase Cash assets less than \$5,000 Min. Credit Score 660	Yes Approved DCA	\$5,000 Georgia Dream "Plus"	Carroll, Cherokee, Cobb, Dawson, DeKalb, Douglas, Fulton, Gwinnett, Heard, Newton, Paulding, Rockdale	www.dca.state.ga.us (404) 679-0940
Georgia Dream NSP Program	\$3.5% FHA \$0 % VA	Total Household Income 120% HUD Median Income	FHA, VA Loan Limits - 15% below Fair Market Appraisal	No requirement to be first time homeowner. Property must be a foreclosure.	8 Hour HUD Approved	\$14,000 Second mortgage, deferred payment forgiving after 5.5 years	NSP Designated Area Must be an REO Property	www.dca.state.ga.us (404) 679-4940
Georgia Dream Ownership First Mortgage Financing	Up to 100% financing	Total Household - Target Area 1-2 person \$71,000 3+ person \$82,000 Outside Target Area 1-2 person \$61,000 3+ person \$70,000	Target Area Up To \$250,000 Outside Target Area Up To \$200,000	First-Time Not owned a property in the last 3 years Asset Limit \$20,000 or 20% of sales price, whichever is greater	Yes Approved DCA	FHA, VA, Conv. USDA Loan Limits - Amortized	Targeted Area Atlanta MSA	www.dca.state.ga.us (404) 679-4940
Georgia Dream Plus" Program	\$5,000	1 or 2 persons \$86,000 3 or more persons \$100,000	\$300,000	First-Time Contribute \$,1000 towards purchase Cash assets less than \$5,000 Min. Credit Score 660	Yes Approved DCA	\$5,000 Second mortgage, deferred payment forgiving after 5.5 years	Targeted Area Atlanta MSA	www.dca.state.ga.us (404) 679-4940
Georgia Dream Second Mortgage Down Payment Program	\$500.00 - \$1,000 Own Money	Total Household Atlanta 1 person \$40,250 2 person \$46,000 3 person \$51,750 4 person \$57,450 5 person \$62,050	Combined with Georgia Dream First Mortgage Purchase	First-Time Not owned a property in the last 3 years Asset Limit \$5,000	Yes Approved DCA	Funds \$5,000 - \$10,000 6 Options Second Mortgage, deferred payment	Statewide	www.dca.state.ga.us (404) 679-4940
Gwinnett HOMEStretch Single Family	1% of the Purchase Price up to \$1,000	Total Household Income 12% HUD Median Income Family 1 - \$60,250 Family 2 - \$68,850 Family 3 - \$77,450 Family 4 - \$86,050 Family 5 - \$92,900 Family 6 - \$99,800 Family 7 - 106,700 Family 8 - \$113,550	Up to \$200,000 Must live in the property for 15 years the loan will be forgiven	First-Time Not owned a property in the last 3 years, employed by a governmental unit, education or health be a surviving spouse of a military service, be a single parent	Yes HUD Approved 8 hour	\$7,500 Second Mortgage- No repayment until sold, refinanced, no longer primary residence 5 Years Up to \$22,500 for NSP Properties	Gwinnett County Designated area built after 1977	nsp@gwinnettcounty.com 770-822-5424 770-822-5190

Atlanta Down Payment (ADA) Affordable (AAHOP)	\$1,500 of own funds	Household 1-5 \$40,150 (1) person \$45,900 (2) person \$51,600 (3) person \$57,350 (4) person \$61,950 (5) person	Up to \$252,890	First-Time Not owned a property in the last 3 years	Yes ADA Approved	\$10,000, second mortgage, deferred payment, for 5 years.	In the city limits of Atlanta	www.atlantada.com 404-614-8280
Atlanta Down Payment (ADA) Vine City/English Avenue Trust (HOAP)	\$1,500 of own funds	Household 1-5 \$71,700 (1-2) person \$82,455 (3or more) person	No Maximum Finance program limit	NA Current residence must be sold prior to closing.	Yes ADA Approved \$700 ADA Program	Up to 10% of purchase price, not to exceed \$15,000	Joseph Lowery Blvd. on the west side, Donald Hollowell Pkwy on the north, Northside Drive on the east, Martin Luther King, Jr. Dr. South , incorporated limits of Atlanta	www.atlantada.com 404-880-4100 404-614-8280
Atlanta Down Payment (ADA) Opportunity (ODAP)	\$1,500 of own funds	Household 1-2 \$71,700 Household 3 or more \$82,455	Up to \$252,890	NA Current residence must be sold prior to closing.	YES ADA Approved \$1,000 program admin.fee	Up to \$25,289. 10% of the sales price. Second mortgage, deferred payment, forgiven after 10 years of occupant status.	City Limits of Atlanta	www.atlantada.com 404-614-8280 Frank George Fgeorge@atlantada.com
Atlanta Down Payment (ADA) Beltline (BAHTF)	\$1,500 of own funds	Household 1-2 \$57,350 and below receive 20% DP, \$57,351- \$71,700 receive 10% DP Household 3 or more \$57,350 and below receive 20% DP, \$57,351 - \$82,455 receive 10% DP	Up to \$252,890	NA Current residence must be sold prior to closing.	YES ADA Approved \$1,000 program administration fee	Up to \$50,578, 20% of the sales price. Second mortgage, deferred payment, forgiven after 15 years of occupant status.	Beltline Tax Allocation District. http://gis.atlantaga.gov/apps/parcel_search	www.atlantada.com 404-614-8280
Atlanta NSP	Must have 1% of the purchase price	Household Income 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	All homes will be selected by ANDP	Owner Occupant	6 hour homebuyer education course and 2 hour one-on-one housing counseling from a HUD approved	Second mortgage 0%, Up to \$20,000 - 10 years Price 0-50%AMI, 50-80%, 81-12% \$100k/less -10% 5% \$3,000 \$100,001-\$140K 10%15%5% \$140,001+ 20% 15% 10%	Atlanta	www.andphomes.org 404-420-1606
Clayton County Homebuyer Assistance Program	\$5,000	80% of HUD Area Median Income Limits Family 1, \$39,850 Family 2, \$45,550 Family 3, 51,250 Family 4, \$56,950	Up to \$180,000	First-Time Now owned a property in the last 3 years Minimum of \$500	Yes HUD Approved	\$5,000 Forgiven after 60 months	Clayton County	Jonesboro Housing Authority 770-478-7282 Ext. 30 www.claytonnsp.com
Cobb NSP Program	FHA Conventional VA	Maximum Income 1, \$57,480 2, \$65,640 3, \$63,800 4, \$73,800	Selected Homes	Primary Residence US Citizen Qualified Alien Non-immigrant	Yes 8 Hour HUD approved	\$20,000 maximum 50% of the minimum down payment and up to 3.5% closing cost. 15 year note	Cobb County	http://cdbg.cobbcountyga.gov/nsp/buycobb info@BuyCobb.com 770-528-7980
Cobb/Cherokee Downpayment Assistance Buy Cobb Program	FHA 3.5% Conventional, 5.0 %, VA 0%	At or below 80% of the HUD median income – Buy Cobb – 120% HUD Median Income	Up to \$170,000	First-Time Not owned a property in the last 3 years	Yes Approved Agency	Up to \$8,500 Buy Cobb – Up to \$20,000	Cobb, Cherokee County Buy Cobb – Designated Priority Area	www.cobbcountyga.gov Allyson@BuyCobb.com www.buycobb.com

DeKalb County NSP Program	1% of the Purchase Price	Total Household 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	22% of purchase price up to \$25,000, includes \$4,500 closing cost	First-Time Not owned a property in the last 3 years	Yes 6 Hour course + 2 hours of one-on-one counseling from HUD approved	22% of purchase price up to \$25,000 includes \$4,000 towards closing cost	DeKalb County	www.ANDRPHomes.org 404-420-1600
DeKalb County Outside	1% of the Purchase Price	Total Household 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	Up to \$160,000	First-Time Not owned a property in the last 3 years	Yes Approved Agency	\$5,000 Second Mortgage 620+ Credit Score \$8,000 Can be combined with DCA	DeKalb County – Outside City Limits of Atlanta – Single Family	www.dekalbhousing.org 404-270-2500 Housing Rehabilitation Grants & Loans 404-286-3308 cms@dekalbhousing.org City of Decatur 404-270-2100
Douglas County NSP	Must have 1% of the purchase price	Family Size Maximum Household Income 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	All homes will be selected by ANDP	Owner Occupant	6 hour homebuyer education course and 2 hour one-on-one housing counseling from a HUD approved housing counseling agency	NSP program is in the form of a 0% interest deferred loan. 10 Years 20% of purchase price up to \$25,000 includes \$4,000 towards closing cost	Douglas County	www.andphomes.org 404-420-1606
Federal Home Loan Bank Matching Grant	Up to \$1,000 Rehabilitation of a existing owner-occupied unit, Maximum \$15,000 – No matching – No Borrower min. Energy Efficiency	At or below 80% of the HUD median income Be located within the Bank's district	FHA Loan Limits Conventional, VA, USDA 1-4 Unit Townhouses, Condos, Cooperatives, Manufactured and Mobile Housing, New Construction within 30 days of closing Existing unit	First-Time Not owned a property in the last 3 years Minimum of \$500 or rehabilitated with AHP set-aside assistance	Yes Approved Agency	Up to \$7,500 (4:1 matching) Second mortgage with deferred payment Five years	All Georgia Counties FL, AL, NC, SC, VA, MD, District of Columbia	www.fhlbatl.com 404-225-5910 Louis Freeman Lfreeman@fhlbatl.com
Fulton County	Must have 1% of the purchase price	Family Size Maximum Household Income 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	Homes selected ANDP	Owner Occupant	6 hour homebuyer education course and 2 hour one-on-one housing counseling from a HUD approved	120%AMI: 10% of purchase price up to \$10k 80%AMI: 15% of purchase price up to \$15k 50%AMI: 25% of purchase price up to \$25k (Plus 5% toward closing costs) \$10,000 – 5 Years \$15,000 – 10 Years \$25,000 – 10 Years	Fulton County	www.andphomes.org 404-420-1600
Hall County Down Payment Assistance	FHA 3.5% Conventional, 5.0 %, VA 0%	At or below 80% of the HUD median income	Up to \$271,050	First-Time Not owned a property in the last 3 years	Yes Approved Agency	\$2,500 to \$5,000	Hall County	770- 297-1800 Mary@homedevlop.org

HUD Home Purchase	\$100 Using FHA Financing Conventional \$5% \$0 VA	NA	Finance Program Loan Limits	Owner Occupant Investor	NA Mortgage Company May Require	None	All Georgia Counties	www.hudpemco.com 404-995-7111 www.oforireo.com 877-667-9022 HomeTelos 615-885-6899
Rockdale County	\$500 - \$1,000 depending on purchase price	Family Size Maximum Household Income 80% AMI (1)\$38,300 (2) \$43,750, (3) \$49,200 (4)\$54,650 (5) \$59,050, (6) \$63,400, (8) \$72,150	Homes selected by ANDP	Owner Occupant	6 hour homebuyer education course and 2 hour one-on-one housing counseling from a HUD approved	Loan Terms: 5 Years Up to \$14,5000 plus additional 5% of purchase price for closing cost	Rockdale County	www.andphomes.org 404-420-1600

Note: Counties funds are not always available, but are usually replenished. Check with your county on fund availability.

Various Conditions to Downpayment Assistance

- Funds are available on a first come, first serve basis
- May require the buyer to be a first time homebuyer, meaning that they have not owned a home within the last three years
- You may or may not be able to add and layer other programs together
- Not all lenders participate in downpayment assistance programs
- Only certain areas of the state may qualify, i.e. rural areas
- Each city and county has their own programs limited to specific areas
- Purchase price limit
- Income limitations - Entire household income
- Credit score limitations
- May require more than one appraisal
- Reserve requirements and or limits after closing
- The down payment assistance usually is provided in the form of a second lien placed against the qualifying property for a set period of time
- May require a home buying housing certificate
- Lender underwriting and downpayment program sponsor underwriting
- Takes longer to close the transaction

Metro Atlanta Housing Authorities

Acworth Housing Authority 770-974-3012	Atlanta Housing Authority Homeownership Programs 230 John Wesley Dobbs Avenue, Atlanta, GA 30303 404-685-4346	Buford Housing Authority 770-945-5212
City of Atlanta Department of Housing 404-330-6390	Cobb Housing, Inc. 700 Sandy Plains Rd., Marietta, 30066 770-429-4400	College Park Housing Authority 1632 Virginia Ave., College Park 30337 404-559-2894

Housing Authority of Conyers 1214 Summer Cir., NW, Conyers, GA 770-483-9301	Covington Housing Authority 5160 Alcovy Rd., NE, Covington, GA 770-786-7739	Decatur/DeKalb Housing Authority 325 Swanton Way, Decatur, 30330 404-377-0421
East Point Housing Authority 1600 Connally Dr., East Point, 30344 404-762-6665	Fayette County Development Authority 200 Courthouse Square, Fayetteville, GA 30214 770-461-5253	Fulton Atlanta Community Action Authority Buckhead Location 1690 Chantilly Drive Atlanta, GA 30324 404-320-0166
Fulton Atlanta Community Action Authority East Atlanta Location 30 Warren Street, SE Atlanta, GA 30317 404-370-7060	Fulton Atlanta Community Action Authority North Fulton location 89 Grove Way Roswell, GA 30075 770-993-3795	Fulton Atlanta Community Action Authority South Fulton Location 3461 Roosevelt Highway, St 12 College Park, GA 30349 404-559-6040
Georgia Housing and Finance Authority 60 Executive Park South, Atl., 30329 404-679-4840	Henry County NSP Program 140 Henry Parkway, McDonough, GA 30253 770-288-6000	Housing Authority of Clayton County, The 732 Main Street Forest Park, GA 30297 404-362-1200
Jonesboro Housing Authority 203 Hightower St., Jonesboro, 30237 770-478-7282	Lawrenceville Housing Authority 502 Glenn Edge Dr., Lawrenceville, 30045 770-963-4900	Lithonia Housing Authority 6878 Max Cleland Blvd., Lithonia, 30058 770-482-6563
Lithonia Housing Authority 6878 Max Cleland Blvd., Lithonia, 30058 770-482-6563	Marietta Housing Authority 95 Cole St., Marietta, 30060 770-419-3200	McDonough Housing Authority 345 Simpson St., McDonough, 30253 770-957-4494
McDonough Housing Authority 345 Simpson St., McDonough, 30253 770-957-4494	Norcross Housing Authority 19 Garner St., Norcross, 30071 770-448-3668	Reynoldstown Revitalization Corporation 100 Flat Shoals Ave., Atl., 30316 404-525-4130
Roswell Housing Authority 770-993-6226		

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