Georgia Down Payment Assistance

Statewide, County & City Programs for Homebuyers

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Below is a list of down payment and closing cost assistance programs available to Georgia homebuyers, at the state, county, and city level. Funding levels, income limits, and eligibility rules shift over time, so confirm current status directly with the program before applying or promising a buyer anything.

Statewide Programs

Georgia Dream Homeownership Program

The state's flagship program, administered by the GA Department of Community Affairs (DCA). Offers a 0% interest, deferred second mortgage with no monthly payments, up to $10,000 standard or $12,500 for PEN buyers (public protectors, educators, nurses) and select military/disabled-household buyers. Pairs with FHA, VA, USDA, or conventional loans. Requires 640+ credit, first-time buyer status (no ownership in the past 3 years), income and liquid-asset limits, and an 8-hour homebuyer education course.

Georgia Dream Peach Advantage

A grant, not a loan, covering 2% to 5% of the loan amount depending on the mortgage rate option chosen. Open to both first-time and repeat buyers using conventional financing. Income limit is up to 150% of area median income (AMI).

Georgia Dream Peach Plus

A separate Georgia Dream track for buyers who don't fit the standard program's criteria, still administered through DCA.

Chenoa Fund

A nationwide down payment assistance program available to Georgia buyers, typically layered with an FHA loan.

Georgia Dream income limits (2026, by household size) run roughly $79,000 (1-2 person) to $92,000 (3+ person) in metro Atlanta counties, and somewhat lower in Augusta, Columbus, and rural counties. Confirm exact figures for the applicant's county before quoting them.

County & City Programs (Metro Atlanta)

Invest Atlanta – Atlanta Homeownership Assistance Program

City of Atlanta forgivable loan program, up to roughly $20,000 to $25,000 depending on profession and program tier. Also runs the Perry Bolton Program and ATL Home Renovation Advantage for specific areas and renovation-inclusive purchases.

Fulton County Homeownership Program (HOP)

Forgivable down payment and closing cost assistance up to $22,500 for buyers purchasing in Fulton County, best suited to lower-to-moderate income buyers planning to stay long term.

DeKalb County First-Time Homebuyer Program & WE DeKalb Down Payment Grant

County-run down payment assistance for DeKalb County buyers, separate application process from Georgia Dream.

Gwinnett County – Homestretch Down Payment Assistance

Up to $10,000 in down payment assistance for lower-income Gwinnett County buyers.

Clayton County Down Payment Assistance Program

County-run assistance for buyers purchasing in Clayton County.

Other Georgia Cities

Augusta Homeownership Assistance Program

Down payment and closing cost help for first-time buyers purchasing in Augusta/Richmond County.

Savannah – SHIP Program

State Housing Initiatives Partnership funds administered locally, often targeting veterans and teachers.

Sweet Home Columbus Program

Down payment assistance for buyers purchasing in Columbus/Muscogee County.

Most county and city programs require a separate application from Georgia Dream and can often be stacked on top of it. Availability shifts throughout the year as funding pools refresh or run dry.

Reach out anytime if you'd like help figuring out which programs a buyer likely qualifies for, or help getting an application together.