

Name of Incentive	\$ Amount	How do you get the money	Who is offering
First Time Homebuyer	\$8,000, rebate	Amended tax return	US Government
Any Homebuyer	\$1,800	Georgia Income Tax Return	State of Georgia
First Time Homebuyer - Federal Home Loan Bank of Atlanta	10,000	Ask a qualified mortgage banker	Federal Home Loan Bank of Atlanta
U.S. Department of Housing and Urban Development	Varies	See - <a href="http://nhl.gov/offices/cpd/affordablehousing/programs/home/">http://nhl.gov/offices/cpd/affordablehousing/programs/home/</a>	HUD
U.S. Department of Housing and Urban Development	Various Grants	See - <a href="http://www.hud.gov/offices/adm/grants/fundavail.cfm">http://www.hud.gov/offices/adm/grants/fundavail.cfm</a>	HUD
Georgia Dream NSP Purchase Program	\$14,000	Down payment assistance	Allocation of federal dollars received by the Department of Community Affairs from the Housing and Economic Recovery Act of 2008.
Georgia Dream Homeownership Program	Various First Mortgage Loan, Second Mortgage Loan and Downpayment assistance programs	Read options, apply and attend class.	Georgia Dept. of Community Affairs
Opportunity Downpayment Assistance Program (ODPAP)	10% of the sales price at 0% interest rate as a soft second mortgage. 1st Mortgage secured by ADA's participating lenders must be Conv, FHA, or VA, 30-year fixed rate loan.	Contact the Home Atlanta Downpayment Assistance Program	Atlanta Development Authority
Beltline Affordable Housing Trust Fund	Provides homebuyers with downpayment assistance up to 20% of the sales price at 0% interest rate as a soft second mortgage. 1st Mortgage secured by ADA's participating lenders must be a Conventional, FHA or VA 30-year fixed rate loan.	Contact the Home Atlanta Downpayment Assistance Program	Atlanta Development Authority
Atlanta Affordable Homeownership Assistance Program	Provides \$10,000 mortgage assistance in form of a 0% interest rate soft second mortgage and covers up to 50% of the settlement costs. 1st Mortgage secured by ADA's participating lenders must be Conv, FHA, or VA, 30-year fixed rate loan.	Contact the Home Atlanta Downpayment Assistance Program	Atlanta Development Authority
Vine City/English Avenue Homeownership Assistance Program	0% interest rate loan up to 10% of purchase price, not to exceed \$15,000. 1st Mortgage secured by ADA's participating lenders must be Conv, FHA, or VA, 30-year fixed rate loan.	Contact the Home Atlanta Downpayment Assistance Program	Atlanta Development Authority