



Welcome Home Program

Developing Neighborhoods, One Family at a Time

Thank you for your interest in Welcome Home!

Unlike typical DPA programs, our assistance cannot be paired with just any home, but only those that have been rehabbed and listed for sale by GHC. The prospective buyer who would like to use this program is not able to choose their own home independently.

Below are the steps you should take if you are interested in participating in the program:

1. **Review this informational packet in its entirety**, as program guidelines and lender information are included
2. **Obtain a pre-approval** from a participating program lender *This is not a requirement and you may use an outside lender if you have already been pre-approved*
3. **Find a qualified real estate agent**
4. **Visit our website** to review eligibility information and to see if any properties are available: <http://www.lawrencevilleha.org/housingprograms/welcomehomeprogram.html>
5. **Contact the listing agent** for that property for further instructions and to submit a complete application and offer package*

Other Available Programs:

There are other down payment resources available to qualified first time home buyers in the county.

Please see below or ask your real estate agent for more information:

- **Gwinnett County Homestretch** is a countywide down payment assistance program that offers funds for income eligible first time home buyers and can be paired with a home of your choice.
- **The Georgia DREAM Program** is another source of down payment funds and is provided by the Georgia Department of Community Affairs.



**Resources for this program are limited, and all offers are reviewed for completeness and eligibility; completed offers are accepted in the order in which they are received.*



About the GHC

The Gwinnett Housing Corporation (GHC) is a 501(c)(3) nonprofit organization established for the purposes of developing, rehabilitating, and operating quality affordable residential housing. The mission of the GHC is to create and preserve sustainable housing opportunities for low and moderate income families in Gwinnett County.

About the Program

The Welcome Home Program is a homeownership program that offers fully rehabilitated and newly constructed affordable homes to eligible low- to moderate-income home buyers. The program also includes mortgage assistance in the form of a 0% interest loan to qualified first-time home buyers who purchase affordable homes in Gwinnett County. The amount of assistance is dependent on household income and can range up to \$22,500. This program is funded by the HUD HOME Investment Partnership Program (HOME).

Who is Eligible?

Applicants must be:

1. First time home buyers
(have not owned a home in the past 3 years)
2. Within income eligibility guidelines (see table)
3. Pre-qualified for an FDIC insured fixed-rate mortgage
4. Able to show at least *one* credit bureau reporting a score of **640**
5. Able to complete an 8 hour pre-purchase HUD approved home buyer workshop
6. Able to contribute 1% of the home's sale price or \$1,000 (whichever is greater) towards purchase



Currently, only properties owned by the GHC are available for this program.

Please visit www.lawrencevilleha.org for a list of available homes or email ebony@lhainfo.com for additional information.

FY 2018 HOME Program Income Limits

Household Size	Income Limit	Household Size	Income Limit
1	\$41,900	5	\$64,650
2	\$47,900	6	\$69,450
3	\$53,900	7	\$74,250
4	\$59,850	8	\$79,050



GHC Welcome Home Program Participating Lenders List*

Lending Institution	Contact Name	Language(s) Spoken	Email	Phone	Additional Assistance Available
Acopia Home Loans	Stephen Gowen	English	sgowen@acopiahomeloans.com	(678) 643-4577	
Brand Mortgage	Linda Stratton	English	lstratton@brandmortgage.com	(770) 329-4175	\$5,000/Waive Commitment and Underwriting Fee
Brand Mortgage	Jesse Esqueda	English, Spanish	jesqueda@brandmortgage.com	(678) 698-0633	\$5,000/Waive Commitment and Underwriting Fee
Fifth Third Bank	Kevin Walts	English	Kevin.Walts@53.com	(404) 279-4535	3% of purchase price up to \$3,600 for eligible properties
Homestar Financial	Ericka Williams	English	Ericka.Williams@homestarfc.com	(770) 205-7999	

**Please note that use of the above lenders is not required for program participation. This list is presented as a resource to agents and prospective buyers who may be seeking a mortgage lender or additional assistance.*