SWEET HOME COLUMBUS

Down-payment Assistance Program

COMMUNITY REINVESTMENT

COLUMBUS CONSOLIDATED GOVERNMENT

Table of Contents

WHAT IS SWEET HOME COLUMBUS?

With prices at record highs and inventory at record lows, the affordability factor is holding many low-income households back from owning a home.

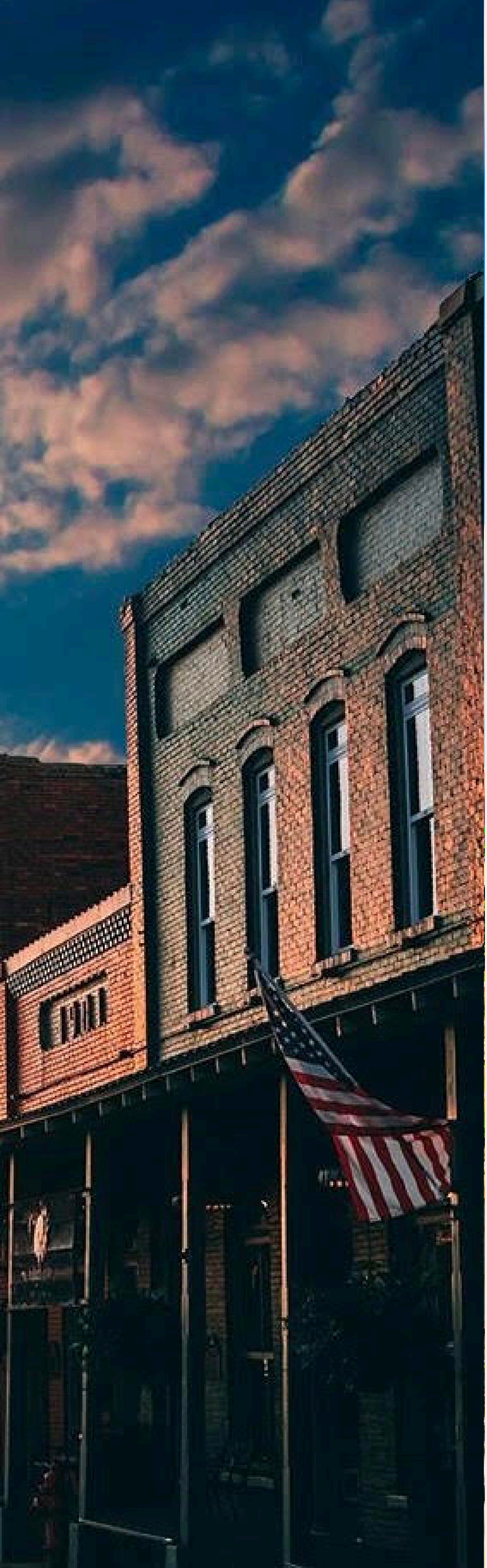
Sweet Home Columbus is a down-payment assistance program (DPA). The intent of the DPA program is to make homeownership affordable for residents within the Muscogee County, Georgia area.

DPA is provided in the form of a zero-percent deferred loan, up to $49,999. The entire amount must go toward the down-payment of the home.

The purchaser is not allowed to receive any portion of funds as cash back at closing. The seller or purchaser is responsible for the closing cost of the loan.

The property will be deed secured and must be the owners occupied principal residence for five or ten years. If the property is sold, has a transfer of title, or is foreclosed within the five-ten-year affordability period, then the loan must be repaid.

After five-ten years the loan affordability period is satisfied, and the security deed is canceled.



WHO IS ELIGIBLE?

Low-to-moderate income person (s) or families who are 80% or below the area median income (AMI), which is provided by the Department of Housing and Urban Development (HUD). Participants must also obtain a completion certificate from a HUD approved Homebuyer Counseling Seminar. Counseling should be completed within 12 months prior to purchase.

LOW-INCOME HOUSHOLDS

The chart below shows the household size and income limits to be considered low-income household in the City of Columbus:

Household Size	Low Income (80% of AMI)
1 Person	$47,450
2 Persons	$54,200
3 Persons	$60,950
4 Persons	$67,750
5 Persons	$73,200
6 Persons	$78,600
7 Persons	$84,000
8 Persons	$89,450

Data Source: HUD PY 2026 Income Limits

HOW DO I GET STARTED?

Now that you have the information, it is important to complete an 8-hour HUD approved Housing Counseling Seminar. We currently have four organizations who you can choose from to take the course locally:

NeighborWorks Columbus

Contact:
706.984.4663

Columbus Urban League

Contact:
706.322.6840

The Family Center — Where Families Matter

Contact:
706.327.3238

Columbus Area Habitat for Humanity

Contact:
706.653.6003

If you aren't able to take a housing counseling course locally you can take it online:

Georgia Department of Community Affairs — Georgia Dream Program

Contact:
404.327.6858

Counseling should be done within 12 months prior to purchase.

Once you've obtained your certificate of completion, you would contact one of the certified mortgage lenders to be pre-approved for a mortgage loan.

MEET OUR LENDERS

The City of Columbus currently has four certified lending institutions. Once you've chosen the institution and have been pre-approved, they will begin the process of having your loan approved for the down-payment assistance program.

AMERICAN PACIFIC MORTGAGE

Phone: (706) 577-6694

SYNOVUS

Phone: (706) 649-5329

Georgia PLATINUM mortgage

Phone: (706) 662-3756

Rate

Phone: (706) 756-6833

CMG HOME LOANS

Phone: (706) 566-3481

kinetic CREDIT UNION

Phone: (706) 320-8585

HAVE MORE QUESTIONS?

LET'S GET IN TOUCH

1111 1st Avenue, 3rd Floor, Columbus, GA 31901
706.225.4613

SWEET Columbus HOME

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We do amazing.