

SWEET HOME COLUMBUS

Down-payment Assistance Program



**COMMUNITY
REINVESTMENT**

COLUMBUS CONSOLIDATED GOVERNMENT

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A MESSAGE FROM COMMUNITY REINVESTMENT DIRECTOR ROBERT SCOTT

There's no place like home." That phrase resonates because it reflects more than bricks and mortar, it speaks to belonging, stability, and security. Homeownership gives families a foundation not only for daily life, but also for building a future and creating opportunities that last for generations. A home represents safety, pride, and the promise of stability in uncertain times.

Unfortunately, for many in our city, the pathway to owning a home has been filled with obstacles, rising costs, limited inventory, and the burden of saving for a down payment. Too often, the dream of homeownership feels out of reach even for hardworking families who are otherwise ready to put down roots. Sweet Home Columbus was created to change that. This down payment assistance program is designed to expand access, open doors, and help more residents achieve the American dream of homeownership.

My hope is that this resource will help transform visions of "someday" into a reality. Within these pages, you will find the essentials: how the program works, who it serves, and how it fits within our larger commitment to affordable, equitable, and inclusive housing. This guide is meant to be both informative and empowering. A tool that can bring clarity to the process while offering encouragement along the way.

Whether you are a prospective homebuyer, a lending partner, or a community advocate, I hope you find value in these pages.

As Director of the Community Reinvestment Department, one of my top priorities is ensuring that federal and local resources are used strategically to remove barriers and create pathways toward stability, wealth-building, and generational progress. Together, we can continue shaping a city where everyone has a place to call home.

All the best,

Robert Scott
Director, Community Reinvestment



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 HOUSEHOLDS

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	\$43,150
2 Persons	\$49,300
3 Persons	\$55,450
4 Persons	\$61,600
5 Persons	\$66,550
6 Persons	\$71,500
7 Persons	\$76,400
8 Persons	\$81,350

Data Source: HUD PY 2025 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:



Contact:
706.984.4663



Columbus
Urban League

Contact:
706.322.6840



Contact:
706.327.3238



Contact:
706.653.6003

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



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.



Proud to be Employee Owned

Phone: (706) 577-6694



Phone: (334)-448-2222



Phone: (706) 320-8585



Phone: (706) 223-0555

CMG HOME LOANS

Phone: (706) 536-4401

loanDepot

Phone: (678) 221-2888



COLUMBUS, GA

HAVE MORE QUESTIONS?

LET'S GET IN TOUCH

420 10th Street, Columbus, GA 31906
706.225.4613



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We do amazing.