GEORGIA DEPARTMENT *of* COMMUNITY AFFAIRS

HOMEOWNERSHIP

Georgia Dream Now Allows Manufactured Homes

GADream.com / Housing@dca.ga.gov

Georgia Dream is proud to expand homeownership opportunities by now including eligible manufactured homes for new reservations effective October 23, 2025.

The Georgia Dream Loan Program creates affordable homeownership opportunities for low-to-moderate-income borrowers throughout the state of Georgia, and this expansion ensures more families have access to safe, sustainable, and affordable housing.

By broadening our reach, we are strengthening our mission to serve all Georgians while equipping lenders and real estate professionals with new ways to help families achieve the dream of homeownership.

Program Highlights

- Minimum 660 FICO for all borrowers
- Eligible financing for all Georgia Dream programs
- Existing or New Construction
- Must be a double-wide or larger
- Must have been built on or after July 13, 1994
- Permanent foundation required and home must be permanently affixed to land
- Engineer foundation certification required
- Converted to Real Property: Title cancellation with GA
- DOR Form 234 executed, recorded, and completed
- Must include two manufactured home comparable sales sold within 12 months of the appraisal date
- See Seller Guide for details and underwriting criteria