



Program Overview

The **Fulton County Homeownership Program (HOP)** provides affordable mortgage financing for eligible first-time homebuyers. Fulton County HOP offers down payment assistance to individuals that may qualify.

The loan is **deferred, no-monthly-payment loan with zero percent (0%) interest**. This second mortgage loan may be used to cover down payment, closing costs, and/or interest rate buy-down costs needed to support the financing of the required first mortgage—**up to \$22,500**, based on need.

- No form of re-payment is required if the home remains the primary residence of the home buyer during the five (5) year affordability period.
- 20% of the loan is forgiven annually provided the home buyer remains compliant with HOP guidelines.

You May Qualify if...

- You are a qualified first-time homebuyer (or have not owned a home in the past three years).
- You are approved for a first mortgage with a HOP Participating Lender.
- All applicant buyers must participate in HUD-approved housing counseling before receiving HOP.
- Home purchase price does not exceed \$347,000 for existing and \$367,000 for new construction homes.
- View the HUD website for the most recent HUD HOME Income Limits at <https://www.hudexchange.info/programs/home/home-income-limits/>
- Your household income does not exceed the limits as shown in chart below:



Fulton County Homeownership Program (HOP) Effective Date: May 1, 2026
2026 Adjusted HOME income Limits

Household Size	Income Limits
1 person	\$66,000
2 persons	\$75,400
3 persons	\$84,850
4 persons	\$94,250
5 persons	\$101,800
6 persons	\$109,350
7 persons	\$116,900
8 persons	\$124,450