

The [Georgia Department of Community Affairs](#) categorizes maximum home purchase prices and income limits into three specific geographic tiers across the state. [[1](#)]

Maximum Purchase Price Limits by County Group

Region / County Grouping	Maximum Purchase Price	1–2 Person Income Limit	3+ Person Income Limit
Atlanta Metro Tier Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, and Walton counties.	\$625,000	\$137,555	\$158,188
Athens Metro Tier Clarke, Madison, Morgan, Oconee, and Oglethorpe counties.	\$525,000	\$118,152	\$135,875
All Other Tiers The remaining 130 Georgia counties (e.g., Chatham, Richmond, Bibb, Muscogee).	\$475,000	\$101,700	\$116,955

Additional Local County & City Resources

Many counties supplement the state program with localized down payment assistance programs, which often enforce separate, lower purchase price ceilings:

- **Fulton County:** Offers separate local grants with localized price caps through the [Fulton County Housing and Human Services](#) division.
- **Cobb County:** Administers the local "My Home" program detailed via [LendingTree Reviews](#).
- **Chatham County / Savannah:** Offers localized funding options up to \$50,000 via the City of Savannah DreamMaker Program. [[1](#), [2](#)]