

# USDA Loans in Florida

What Every Realtor Should Know

*Helping Buyers Achieve Affordable Homeownership in Eligible Areas*

**Keith Marshall** | Mortgage Professional | 716-425-6628 | [MortgageShop.online](https://MortgageShop.online)

# What Is a USDA Loan?



## Government-Backed

Mortgage program backed by the U.S. Department of Agriculture



## Rural & Suburban

Designed for eligible rural and suburban areas across Florida



## Affordable Homeownership

Focused on making homeownership accessible and affordable



## Popular with Buyers

First-time and moderate-income buyers benefit most

Affordable Financing



Eligible Areas



Homeownership Opportunity

# Key USDA Loan Benefits



## No Down Payment

Qualified buyers can finance 100% of the purchase price



## Competitive Rates

Interest rates are typically lower than conventional loans



## Flexible Guidelines

More forgiving credit and qualification requirements



## Lower Cash to Close

Reduced upfront cash requirements compared to other programs

# USDA Eligibility Basics



Property must be in a USDA-eligible location



Household income limitations may apply



Must be the buyer's primary residence



All household income is considered for eligibility



# USDA vs FHA vs Conventional

	USDA	FHA	Conventional
<b>Down Payment</b>	0%	3.5%	3-20%
<b>Income Limits</b>	Yes	No	No
<b>Geographic Req.</b>	Eligible areas	Nationwide	Nationwide
<b>Mortgage Insurance</b>	Guarantee fee (lower cost)	MIP required (lifetime)	PMI (removable at 80% LTV)
<b>Best Fit</b>	Rural/suburban moderate income	Lower credit first-time buyers	Strong credit higher down pay

# Property Requirements



## Primary Residence Only

Investment properties and second homes are not eligible



## Property Condition

Must meet USDA minimum property standards for safety and livability



## Single-Family Homes

Most commonly eligible property type for USDA financing



## Appraisal Required

USDA appraisal ensures the property meets safety and value expectations

# Common USDA Buyer Profiles



## First-Time Homebuyers

Entering homeownership for the first time



## Moderate-Income Families

Families within USDA income thresholds



## Relocating Buyers

Moving outside major metro areas



## Renters to Owners

Transitioning from renting to ownership



## Affordability Seekers

Prioritizing low upfront costs

# USDA Eligible Areas in Florida



- ✓ Many suburban and rural Florida markets may qualify for USDA financing
- ✓ Eligibility boundaries change periodically — always verify before listing
- ✓ Buyers are often surprised by how many areas qualify outside metro centers
- ✓ Use the USDA eligibility map tool to confirm property locations

# Common USDA Loan Myths



**USDA loans are only for farms**



**Only very low-income buyers qualify**



**USDA areas are too remote**



**USDA loans are difficult to close**



USDA loans are for suburban and rural homes — not just agricultural properties



Moderate-income households in many areas can qualify for USDA financing



Many qualifying areas are vibrant suburban communities near metro regions



With proper preparation, USDA loans close on timelines comparable to other programs

**Myth**

**Reality**

# Realtor Tips for USDA Transactions



## Verify Eligibility Early

Check property location on the USDA eligibility map before showing



## Understand Income Rules

Learn how USDA calculates household income for qualification



## Prepare for Documentation

Help buyers gather required documents ahead of time

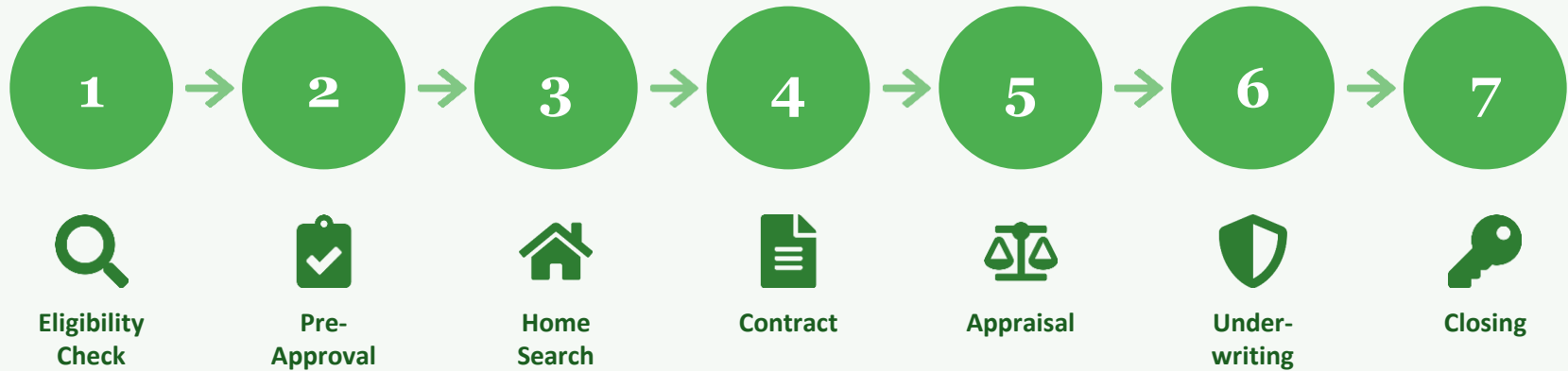


## Communicate with Lender

Stay connected with the loan officer throughout the process



# USDA Loan Process



*Each step involves coordination between the buyer, realtor, and lender for a smooth transaction.*

# FAQs Realtors Ask



## How do I check if a property qualifies?

Use the USDA eligibility map at [rd.usda.gov](https://rd.usda.gov) or ask your lender to verify



## Are condos eligible for USDA loans?

Condos may be eligible if they meet USDA property requirements and are in an approved area



## Can buyers receive seller concessions?

Yes, sellers can contribute up to 6% of the sale price toward buyer closing costs



## How long do USDA loans take?

Typically 30-45 days with proper preparation, similar to conventional timelines



## What income counts toward qualification?

All adult household income is considered, not just the borrower's income

# Why USDA Financing Matters for Realtors



## Expands Your Buyer Pool

Reach more buyers who may not qualify for conventional programs

**More Clients**



## Suburban & Rural Opportunities

Unlock listings in eligible areas many agents overlook

**New Markets**



## Renters to Homeowners

Help renters make the transition with zero down payment options

**New Deals**



## Increase Transactions

More financing options means more closings and referrals

**More Revenue**

*Understanding USDA financing is a competitive advantage in today's market.*

# Helping More Florida Buyers Become Homeowners Through USDA Financing



Keith Marshall  
Mortgage Professional



716-425-6628



MortgageShop.online



Realtor Partnership Opportunities



Pre-Approval Support for Your Buyers



Buyer Consultation Available



Communication-Focused Lending

**Let's help more buyers achieve homeownership together.**

# Compliance Disclaimer

Disclaimer: Loan programs, interest rates, eligibility requirements, and guidelines are subject to change without notice. Not all borrowers will qualify. USDA eligibility is based on property location, household income, and program guidelines. This information is provided for educational purposes only and should not be considered a commitment to lend or guarantee of approval. Additional terms, conditions, and restrictions may apply.