USDA LOANS

A guide for Kentucky homebuyers

WHAT IS A USDA LOAN?

A USDA loan is a mortgage backed by the United States Department of Agriculture that helps eligible buyers purchase homes in qualifying rural and suburban communities. Many qualified buyers can purchase a home with no down payment, making homeownership more affordable than many people realize.

AT A GLANCE

No Down Payment for Qualified Buyers

Competitive Interest Rates

Many Kentucky Homes Qualify

WHO MAY QUALIFY?

USDA loans are designed for eligible buyers purchasing a primary residence in a qualifying area. Lenders typically consider household income, credit history, debt-to-income ratio, and whether the property meets USDA eligibility requirements.

Income Limits Apply

Primary Residence Only

Property Must Be in a USDA-Eligible Area

COMMON MISCONCEPTIONS

1. **"You have to live on a farm."**
   False. Many small towns and suburban communities qualify.

2. **"You need perfect credit."**
   Not necessarily. Many buyers qualify without perfect credit.

3. **"USDA loans are only for low-income families."**
   False. Many moderate-income households qualify.

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