

up to 100% financing with USDA



Did you know Florida has communities in USDA-designated areas?

That means eligible rural and suburban buyers could own their dream home for no money down!

USDA Loan Highlights

- No down payment required
- Available for single-family primary residences
- Residences must be in eligible suburban or rural areas
- Eligible borrowers can't exceed the program's household income limits
- Upfront guarantee fee is financed into the mortgage
- Assessed annual fee is paid monthly as part of the mortgage payment for the life of the loan.

State of Florida Income Limits

(Based on Household Size)

Tampa-St. Petersburg-Clearwater, FL MSA*

- 1-4 people: \$119,850
- 5-8 people: \$158,250

Income from all household members is considered, whether they are on the loan or not.

Debt-to-Income Ratios (DTI)

New mortgage payment (including Principal, Interest, Taxes, Insurance, and any Association dues):

- Must be **29% or less** of qualifying income.
- **Total DTI:** Must be **41% or less** of qualifying income

Contact us today to start your journey with Grace



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HOME LENDING



Grace Home Lending, LLC | 618 E South Street, Suite 500 - Office 519 Orlando, FL 32801 | Company NMLS 2357263 | *MSA = Metropolitan Statistical Area. USDA eligibility guidelines for each MSA can be found at: <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do> | Additional requirements, restrictions and underwriting conditions may apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria. Information as of May 8, 2026