

Channel About: Real Estate: Fact or Fallacy

Topic Idea: Myth: You Need 20% Down to Buy a Home

Are you looking to buy a house in 2025 or later? You might have heard you need 20% down. That's not true. Many loans today let you start with as little as 3% down. And if you qualify for special programs, like VA loans for veterans or USDA loans for certain rural areas, you could pay zero down. These options help you own sooner and start building equity instead of waiting years. If you want to understand the housing market, follow for more Real Estate facts & fallacies!