



Oregon Down Payment Cheat Sheet

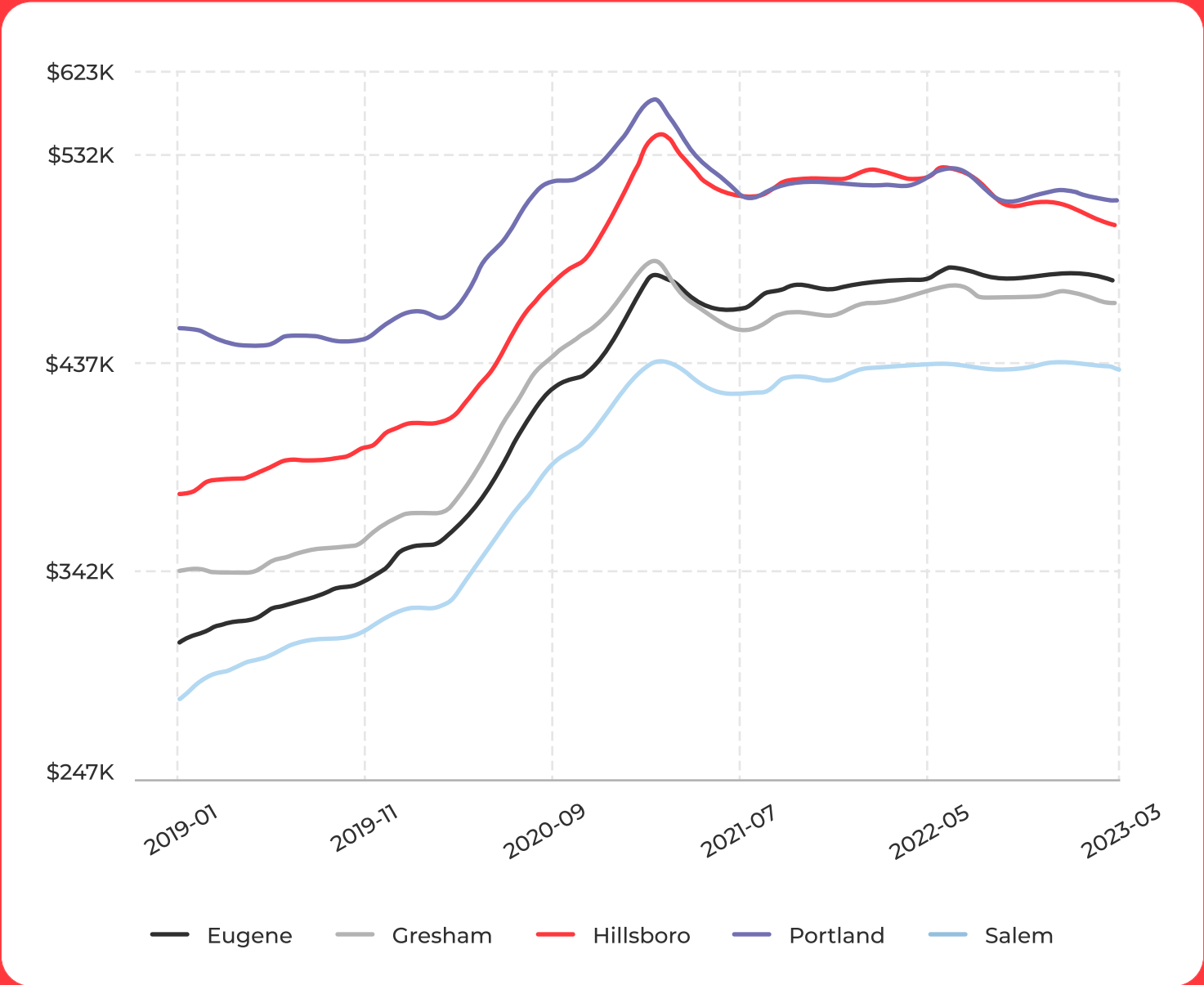
How Long Buyers May Need
to Save in Major Oregon Cities



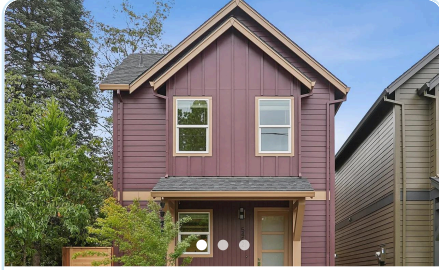
Oregon Housing Market

Median Sales Price: **\$502,156**

Median Time on Market: **20 days**



Portland



● House for sale

\$449,000

2 bed 3 bath 1,148 sq ft

5452 NE Prescott St #3,
Portland, OR 97218

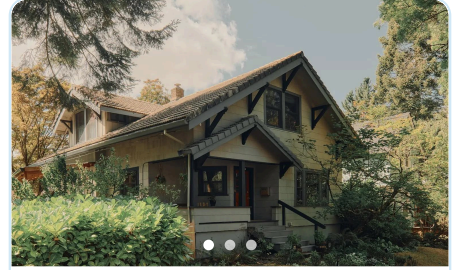


● House for sale

\$900,000

4 bed 3 bath 4,097 sq ft

9004 SW Lancelot Ln,
Portland, OR 97219



● House for sale

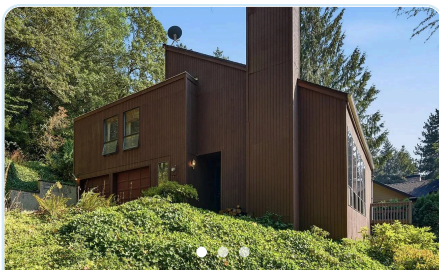
\$749,000

4 bed 3 bath 3,112 sq ft

7929 N Dana Ave,
Portland, OR 97203

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Portland, OR	\$534,270	\$91,478	15%	4.60%	19.0	8%	11.0

Salem



● House for sale

\$425,000

3 bed 2 bath 2,205 sq ft

3040 Camellia Dr S,
Salem, OR 97302



● House for sale

\$349,900

3 bed 2 bath 1,861 sq ft

335 Richmond Ave SE,
Salem, OR 97301



● House for sale

\$999,000

4 bed 4 bath 2,967 sq ft

414 Rees Hill Rd SE,
Salem, OR 97306

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Salem, OR	\$440,726	\$79,638	15%	4.60%	18.0	8%	10.4

Eugene



● House for sale

\$400,000

3 bed 2 bath 1,308 sq ft

4577 Liberty St,
Eugene, OR 97402

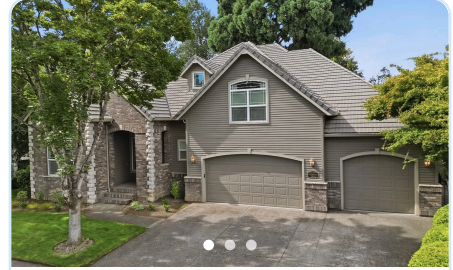


● House for sale

\$819,900

4 bed 3 bath 2,229 sq ft

89 Churchview Dr
Eugene, OR 97408



● House for sale

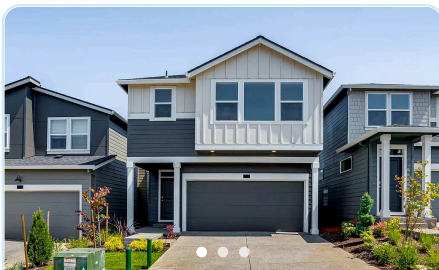
\$1,150,000

3 bed 4 bath 3,598 sq ft

3333 Riverplace Dr,
Eugene, OR 97401

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Eugene, OR	\$482,062	\$70,781	15%	4.60%	22.2	8%	12.8

Gresham

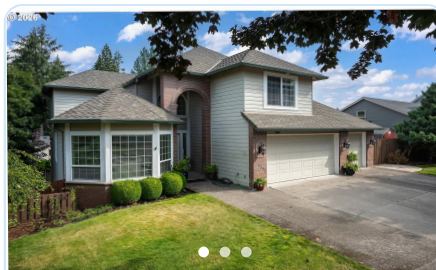


● House for sale

\$479,995+

3 bed 3 bath 1,499 sq ft

Westview Plan, Butler Creek Crossing,
Gresham, OR 97080

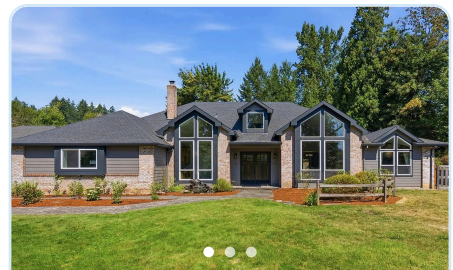


● House for sale

\$949,000

6 bed 4 bath 4,405 sq ft

5435 SE Old Woods Loop,
Gresham, OR 97080



● House for sale

\$1,100,000

4 bed 3 bath 3,029 sq ft

6676 SE 252nd Ave,
Gresham, OR 97080

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Gresham, OR	\$470,730	\$76,952	15%	4.60%	19.9	8%	11.5

Hillsboro



● House for sale

\$419,500+

3 bed 3 bath 1,536 sq ft

Homesite 97 Plan, Westbrooke Estates,
Hillsboro, OR 97123



● House for sale

\$575,000

4 bed 3 bath 2,582 sq ft

3730 SE Oakleaf St,
Hillsboro, OR 97123



● House for sale

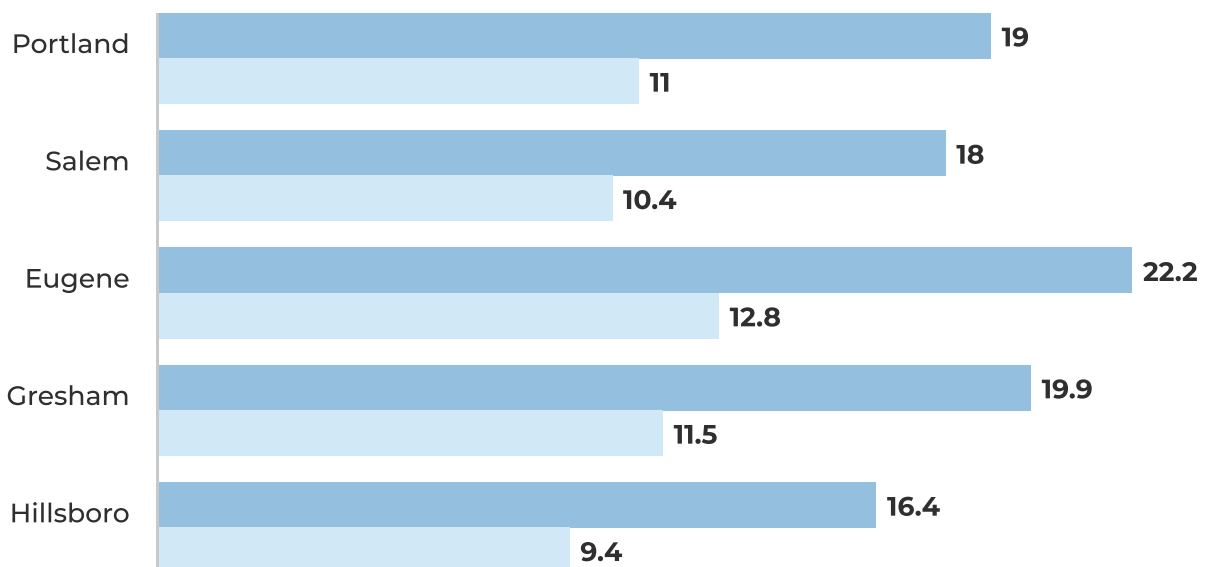
\$480,000

2 bed 3 bath 1,745 sq ft

6679 NE Rosebay Dr,
Hillsboro, OR 97124

City	Typical Home Values	Median Household Income	Down Payment	Personal Saving Rate	Years to Save	Moderate Household Saving Rate	Years to Save
Hillsboro, OR	\$518,047	\$103,064	15%	4.60%	16.4	8%	9.4

Years to Save for a Down Payment



■ at 4.6% saving rate ■ at 8% saving rate

How to Save for a Down Payment Faster

- ✓ Set a clear target you need to save
- ✓ Keep down payment savings in a separate, high-yield account
- ✓ Consider borrowing from family or friends
- ✓ Lower bills and optimize expenses
- ✓ Pay off high-interest debts
- ✓ Explore state and multi-county down payment assistance programs, including:
 - **OHCS FirstHome:** 4% or 5% of the first-mortgage amount for eligible first-time homebuyers; the 5% option is available to borrowers in focused demographic groups
 - **OHCS NextStep:** 4% or 5% of the first-mortgage amount for eligible Oregon homebuyers, including repeat buyers; assistance may be used with a fixed-rate first mortgage
 - **OHCS Down Payment Assistance:** up to \$60,000 or 20% of the home's purchase price, whichever is less, for eligible homebuyers
- ✓ Explore local down payment assistance programs, including:
 - **Portland Down Payment Assistance Loan (DPAL):** up to \$80,000 to \$100,000, depending on the funding source and where the home is located, for eligible first-time homebuyers purchasing in Portland
 - **Portland DPAL Home Improvement Grant:** at least 10% of the DPAL award may be reserved as a post-purchase home-improvement grant, depending on the funding source
 - **Columbia Cascade Housing Corporation (CCHC) DPA:** \$30,000 to \$60,000 toward down payment or closing costs for eligible first-time homebuyers in Hood River, Wasco, and Sherman counties
 - **NeighborWorks Umpqua DPA:** assistance for eligible first-time and first-generation homebuyers in Douglas, Coos, Curry, and Josephine counties

Study Methodology

Typical home values represent Zillow Home Value Index (ZHVI) data as of May 31, 2026. All values reflect housing prices at the city level, based on municipal boundaries, not metropolitan statistical areas.

The selection of cities is based on population data from the U.S. Census Bureau (May 2025), focusing on the largest incorporated places in Oregon.

Median household income figures are based on the most recent data available from the U.S. Census Bureau's American Community Survey (ACS). Income data was retrieved using city- or town-level queries (e.g., "Eugene city, Oregon") to ensure geographic consistency with home value estimates.

The median percent down payment (15%) is derived from the 2025 NAR Home Buyers and Sellers Generational Trends Report, which provides benchmark data on typical buyer behavior across the United States. This percentage reflects a simplified average between first-time and repeat buyers for the purposes of this model.

The personal saving rate is taken from the Bureau of Economic Analysis (BEA), based on the most recent national release for August 2025. In addition to calculations using the official national saving rate (4.6%), the analysis includes an alternative scenario applying a moderate household saving rate of 8%, reflecting real-world saving patterns.

Down payment assistance programs referenced are examples only and may not be available through AD Mortgage. AD Mortgage accepts only eligible down payment assistance programs that meet provider eligibility requirements, applicable program guidelines, investor requirements, and underwriting criteria.

