



Rural Development

Oregon AN No. 1457 (HB 3550-1)

Oregon State Office

March 5, 2019

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TO: Single Family Housing Direct Loan Applicants
Oregon

ATTN: Single Family Housing Programs Staff
USDA Rural Development
Oregon

SUBJECT: Revised Area Loan Limits for the Single Family Housing Direct
Loan Program (Section 502) in Oregon

PURPOSE / INTENDED OUTCOME:

The purpose of this Oregon Administrative Notice (AN) is to update the maximum mortgage area loan limits, effective February 15, 2019, for the Single Family Housing Direct Loan Program (Section 502) in Oregon.

COMPARISON WITH PREVIOUS AN:

This AN replaces Oregon AN No. 1449, dated April 18, 2018. This AN has revised the maximum area loan limit for all counties in Oregon.

IMPLEMENTATION RESPONSIBILITIES:

The maximum area loan limits for the Single Family Housing Direct Loan Program in Oregon have been updated for each county, as shown in Exhibit A.

Due to observed appreciation in the marketplace, an upward trend that has been observed nationwide, Rural Development has implemented a pilot program allowing 22 states, including Oregon, to apply to all counties statewide 80 percent of the single family housing loan limit used by the U.S. Department of Housing and Urban Development (HUD) for their Basic Home Mortgage Loan 203(b). As such, the new area loan limits for fiscal year 2019 in Oregon are based on 80 percent of the HUD 203(b) single family housing loan limit per county.

EXPIRATION DATE:
March 31, 2020

FILING INSTRUCTIONS:
HB-1-3550, Appendix 10

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To file a complaint of discrimination, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by mail at U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410; by fax at (202) 690-7442; or by email at program.intake@usda.gov.

March 5, 2019

This pilot program will allow the agency to determine if this alternative method of establishing area loan limits is effective in time saved, ease of implementation, and its observed impact on the average loan limit.

For questions, please contact Drew Davis, Single Family Housing Program Director, at (503) 414-3353 or drew.davis@or.usda.gov, or Erika Moellmer, Single Family Housing Program Technician, at (503) 414-3328 or erika.moellmer@or.usda.gov.

JOHN E. HUFFMAN
Oregon State Director

Exhibit:
Exhibit A – Loan and Household Income Limits, Single Family Housing Direct Loan Program
(Section 502), in Oregon



Loan and Household Income Limits Single Family Housing Direct Loan Program (Section 502) In Oregon

Loan and Household Income Limits as of 02/15/2019
Visit eligibility.sc.egov.usda.gov to check your eligibility using USDA's eligibility website.

Area	Annual Income Limits								Area Loan Amount	Contact Us
	If 1 person will be living in the home, the household's adjusted income must be below:	If 2 people will be living in the home, the household's adjusted income must be below:	If 3 people will be living in the home, the household's adjusted income must be below:	If 4 people will be living in the home, the household's adjusted income must be below:	If 5 people will be living in the home, the household's adjusted income must be below:	If 6 people will be living in the home, the household's adjusted income must be below:	If 7 people will be living in the home, the household's adjusted income must be below:	If 8** people will be living in the home, the household's adjusted income must be below:		
Baker	\$43,900	\$43,900	\$43,900	\$43,900	\$57,950	\$57,950	\$57,950	\$57,950	\$251,862	(866) 923-5626 x1
Benton	\$67,300	\$67,300	\$67,300	\$67,300	\$88,850	\$88,850	\$88,850	\$88,850	\$308,200	(866) 923-5626 x1
Clackamas	\$65,100	\$65,100	\$65,100	\$65,100	\$85,950	\$85,950	\$85,950	\$85,950	\$379,960	(866) 923-5626 x1
Clatsop	\$49,600	\$49,600	\$49,600	\$49,600	\$65,450	\$65,450	\$65,450	\$65,450	\$253,000	(866) 923-5626 x1
Columbia	\$65,100	\$65,100	\$65,100	\$65,100	\$85,950	\$85,950	\$85,950	\$85,950	\$379,960	(866) 923-5626 x1
Coos	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Crook	\$45,050	\$45,050	\$45,050	\$45,050	\$59,450	\$59,450	\$59,450	\$59,450	\$251,862	(866) 923-5626 x1
Curry	\$45,350	\$45,350	\$45,350	\$45,350	\$59,850	\$59,850	\$59,850	\$59,850	\$262,200	(866) 923-5626 x1
Deschutes	\$55,700	\$55,700	\$55,700	\$55,700	\$73,500	\$73,500	\$73,500	\$73,500	\$327,520	(866) 923-5626 x1
Douglas	\$43,900	\$43,900	\$43,900	\$43,900	\$57,950	\$57,950	\$57,950	\$57,950	\$251,862	(866) 923-5626 x1
Gilliam	\$49,100	\$49,100	\$49,100	\$49,100	\$64,800	\$64,800	\$64,800	\$64,800	\$251,862	(866) 923-5626 x1
Grant	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Harney	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Hood River	\$55,050	\$55,050	\$55,050	\$55,050	\$72,650	\$72,650	\$72,650	\$72,650	\$381,800	(866) 923-5626 x1
Jackson	\$47,100	\$47,100	\$47,100	\$47,100	\$62,150	\$62,150	\$62,150	\$62,150	\$256,680	(866) 923-5626 x1
Jefferson	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Josephine	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Klamath	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Lake	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Lane	\$51,300	\$51,300	\$51,300	\$51,300	\$67,700	\$67,700	\$67,700	\$67,700	\$251,862	(866) 923-5626 x1
Lincoln	\$46,250	\$46,250	\$46,250	\$46,250	\$61,050	\$61,050	\$61,050	\$61,050	\$251,862	(866) 923-5626 x1
Linn	\$47,750	\$47,750	\$47,750	\$47,750	\$63,050	\$63,050	\$63,050	\$63,050	\$251,862	(866) 923-5626 x1
Malheur	\$43,750	\$43,750	\$43,750	\$43,750	\$57,750	\$57,750	\$57,750	\$57,750	\$251,862	(866) 923-5626 x1
Marion	\$52,100	\$52,100	\$52,100	\$52,100	\$68,750	\$68,750	\$68,750	\$68,750	\$257,600	(866) 923-5626 x1
Morrow	\$46,400	\$46,400	\$46,400	\$46,400	\$61,250	\$61,250	\$61,250	\$61,250	\$251,862	(866) 923-5626 x1

