

Income Limits

About the Program

Oregon Bond Residential Loan Program assists first time homebuyers with competitive interest rate mortgage loans to help Oregonians purchase their first home. With the use of mortgage revenue bonds, these loans increase first time homebuyers purchasing power and keep their monthly payments affordable.

Income Limits

OHCS has established **Income Limits** (listed at right) for households that would qualify for the Oregon Bond Residential Loan program.

How to Qualify

To apply, simply contact one of our participating lenders and they will assist you in getting pre-qualified for one of our home loans.

Find a participating lender at:

<https://o.hcs.state.or.us/lenders/lenderlocator.jsp>

For more information, contact us at:

Oregon Housing and Community Services

725 Summer St. NE, Suite B, Salem, OR 97301-1266

PH (503) 986-2000

In Oregon, 1-877-788-2663

www.ohcs.oregon.gov

Revised 07-2020



Income Limits Effective July 10, 2020				
County*	Non-Targeted Area		Targeted Area	
	1-2 Person	3 or More	1-2 Person	3 or More
Baker	Non Applicable	Non Applicable	\$93,240	\$108,780
Benton	\$84,885	\$97,618	\$97,200	\$113,400
Clackamas,Columbia,Multnomah	\$104,904	\$120,639	\$110,520	\$128,940
Clatsop	Non Applicable	Non Applicable	\$93,240	\$108,780
Coos	Non Applicable	Non Applicable	\$93,240	\$108,780
Crook	Non Applicable	Non Applicable	\$93,240	\$108,780
Curry	\$77,700	\$89,355	\$93,240	\$108,780
Deschutes	\$91,920	\$106,933	Non Applicable	Non Applicable
Douglas	\$77,700	\$89,355	\$93,240	\$108,780
Gilliam	\$77,700	\$89,355	Non Applicable	Non Applicable
Grant	\$77,700	\$89,355	Non Applicable	Non Applicable
Harney	Non Applicable	Non Applicable	\$93,240	\$108,780
Hood River	\$86,040	\$100,380	Non Applicable	Non Applicable
Jackson	\$77,700	\$89,355	\$93,240	\$108,780
Jefferson	Non Applicable	Non Applicable	\$93,240	\$108,780
Josephine	Non Applicable	Non Applicable	\$93,240	\$108,780
Klamath	Non Applicable	Non Applicable	\$93,240	\$108,780
Lake	Non Applicable	Non Applicable	\$93,240	\$108,780
Lane	\$77,700	\$89,355	\$93,240	\$108,780
Lincoln	\$77,700	\$89,355	Non Applicable	Non Applicable
Linn	\$77,700	\$89,355	\$93,240	\$108,780
Malheur	Non Applicable	Non Applicable	\$93,240	\$108,780
Marion & Polk	\$77,700	\$89,355	\$93,240	\$108,780
Morrow	\$77,700	\$89,355	Non Applicable	Non Applicable
Sherman	\$77,700	\$89,355	Non Applicable	Non Applicable
Tillamook	\$77,700	\$89,355	Non Applicable	Non Applicable
Umatilla	\$77,700	\$89,355	\$93,240	\$108,780
Union	Non Applicable	Non Applicable	\$93,240	\$108,780
Wallowa	Non Applicable	Non Applicable	\$93,240	\$108,780
Wasco	\$77,700	\$89,355	Non Applicable	Non Applicable
Washington	\$104,904	\$120,639	Non Applicable	Non Applicable
Wheeler	Non Applicable	Non Applicable	\$93,240	\$108,780
Yamhill	\$104,904	\$120,639	Non Applicable	Non Applicable