

Income Limits

Oregon Bond Residential Loan Program



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** 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.

Oregon Housing and Community Services

725 Summer St. NE, Suite B, Salem, OR 97301
PH (503) 986-2000
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Income Limits Effective June 28, 2023				
County*	Non-Targeted Area		Targeted Area	
	1-2 Person	3 or More	1-2 Person	3 or More
Baker	Not Applicable	Not Applicable	\$118,560	\$138,320
Benton	\$101,605	\$116,846	\$118,560	\$138,320
Clackamas,Columbia,Multnomah	\$123,084	\$141,547	\$135,360	\$157,920
Clatsop	Not Applicable	Not Applicable	\$118,560	\$138,320
Coos	Not Applicable	Not Applicable	\$118,560	\$138,320
Crook	\$98,800	\$113,620	\$118,560	\$138,320
Curry	\$98,800	\$113,620	\$118,560	\$138,320
Deschutes	\$114,240	\$133,280	Not Applicable	Not Applicable
Douglas	\$98,800	\$113,620	\$118,560	\$138,320
Gilliam	\$98,800	\$113,620	Not Applicable	Not Applicable
Grant	\$98,800	\$113,620	Not Applicable	Not Applicable
Harney	Not Applicable	Not Applicable	\$118,560	\$138,320
Hood River	\$106,800	\$124,600	Not Applicable	Not Applicable
Jackson	\$98,800	\$113,620	\$118,560	\$138,320
Jefferson	\$98,800	\$113,620	\$118,560	\$138,320
Josephine	\$98,800	\$113,620	\$118,560	\$138,320
Klamath	\$98,800	\$113,620	\$118,560	\$138,320
Lake	Not Applicable	Not Applicable	\$118,560	\$138,320
Lane	\$98,800	\$113,620	\$118,560	\$138,320
Lincoln	\$98,800	\$113,620	\$118,560	\$138,320
Linn	\$98,800	\$113,620	\$118,560	\$138,320
Malheur	\$98,800	\$113,620	\$118,560	\$138,320
Marion	\$98,800	\$113,620	\$118,560	\$138,320
Morrow	\$98,800	\$113,620	Not Applicable	Not Applicable
Polk	\$98,800	\$113,620	Not Applicable	Not applicable
Sherman	\$98,800	\$113,620	Not Applicable	Not Applicable
Tillamook	\$98,800	\$113,620	Not Applicable	Not Applicable
Umatilla	\$98,800	\$113,620	\$118,560	\$138,320
Union	Not Applicable	Not Applicable	\$118,560	\$138,320
Wallowa	Not Applicable	Not Applicable	\$118,560	\$138,320
Wasco	\$98,800	\$113,620	Not Applicable	Not Applicable
Washington	\$123,084	\$141,547	Not Applicable	Not Applicable
Wheeler	Not Applicable	Not Applicable	\$118,560	\$138,320
Yamhill	\$123,084	\$141,547	Not Applicable	Not Applicable