

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 2024				
County*	Non-Targeted Area		Targeted Area	
	1-2 Person	3 or More	1-2 Person	3 or More
Baker	Not Applicable	Not Applicable	\$119,040	\$138,880
Benton	\$109,034	\$125,389	\$129,600	\$151,200
Clackamas, Multnomah	\$124,871	\$143,601	Not Applicable	Not Applicable
Clatsop	Not Applicable	Not Applicable	\$119,040	\$138,880
Columbia	\$124,871	\$143,601	\$141,600	\$165,200
Coos	Not Applicable	Not Applicable	\$119,040	\$138,880
Crook	\$99,200	\$114,080	\$119,040	\$138,880
Curry	\$99,200	\$114,080	\$119,040	\$138,880
Deschutes	\$125,640	\$146,580	\$125,640	\$146,580
Douglas	\$99,200	\$114,080	\$119,040	\$138,880
Gilliam	\$99,200	\$114,080	Not Applicable	Not Applicable
Grant	\$99,200	\$114,080	Not Applicable	Not Applicable
Harney	Not Applicable	Not Applicable	\$119,040	\$138,880
Hood River	\$117,480	\$137,060	Not Applicable	Not Applicable
Jackson	\$99,200	\$114,080	\$119,040	\$138,880
Jefferson	\$99,200.00	\$114,080.00	\$119,040	\$138,880
Josephine	\$99,200.00	\$114,080.00	\$119,040	\$138,880
Klamath	\$99,200.00	\$114,080.00	\$119,040	\$138,880
Lake	Not Applicable	Not Applicable	\$119,040	\$138,880
Lane	\$99,200	\$114,080	\$119,040	\$138,880
Lincoln	\$99,200	\$114,080	\$119,040	\$138,880
Linn	\$99,200	\$114,080	\$119,040	\$138,880
Malheur	\$99,200.00	\$114,080.00	\$119,040	\$138,880
Marion	\$99,200	\$114,080	\$119,040	\$138,880
Morrow	\$99,200	\$114,080	Not Applicable	Not Applicable
Polk	\$99,200	\$114,080	Not Applicable	Not Applicable
Sherman	\$99,200	\$114,080	Not Applicable	Not Applicable
Tillamook	\$99,200	\$114,080	Not Applicable	Not Applicable
Umatilla	\$99,200	\$114,080	\$119,040	\$138,880
Union	Not Applicable	Not Applicable	\$119,040	\$138,880
Wallowa	Not Applicable	Not Applicable	\$119,040	\$138,880
Wasco	\$99,200	\$114,080	Not Applicable	Not Applicable
Washington	\$124,871	\$143,601	Not Applicable	Not Applicable
Wheeler	Not Applicable	Not Applicable	\$119,040	\$138,320
Yamhill	\$124,871	\$143,601	Not Applicable	Not Applicable