

Income Limits

About the Program

OHCS helps Oregon households buy a home by providing below-market rate financing and cash assistance through our Residential Loan Program, also known as the “Oregon Bond Loan.” The program offers a below-market rate which helps eligible families increase their home purchasing power and lower their monthly house payments to be affordable.

Income Limits

OHCS has established **Income Limits** (listed at right) for households that would qualify for the Oregon Bond 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:

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

For more information, contact us at:

Oregon Housing & Community Services

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

Fax (503) 986-2125

www.ohcs.oregon.gov

Kari Cleveland, Residential Loan Specialist

Kari.Cleveland@hcs.state.or.us

PH (503) 986-2046

1-877-788-2663

FAX (503) 986-2125

Denise Kimberlin, Administrative Specialist

Denise.Kimberlin@hcs.state.or.us

Ph (503) 986-2112

Income Limits

Effective June 1, 2011

County*	Non-Targeted Area		Targeted-Area	
	1-2 Person	3 or More	1-2 Person	3 or More
Benton	\$85,095	\$97,859	Not Applicable	Not Applicable
Clackamas	\$86,400	\$100,800	Not Applicable	Not Applicable
Columbia	\$86,400	\$100,800	\$86,400	\$100,800
Deschutes	\$78,600	\$91,700	Not Applicable	Not Applicable
Hood River	\$66,240	\$77,280	Not Applicable	Not Applicable
Jackson	\$69,240	\$80,780	\$75,720	\$88,340
Lane	\$70,080	\$81,760	\$75,720	\$88,340
Lincoln	\$63,720	\$74,340	Not Applicable	Not Applicable
Linn	\$68,518	\$78,796	\$75,720	\$88,340
Marion/Polk	\$71,040	\$82,880	\$75,720	\$88,340
Multnomah	\$86,400	\$100,800	\$86,400	\$100,800
Tillamook	\$64,200	\$74,900	Not Applicable	Not Applicable
Umatilla	\$65,280	\$76,160	\$75,720	\$88,340
Washington	\$86,400	\$100,800	Not Applicable	Not Applicable
Yamhill	\$86,400	\$100,800	Not Applicable	Not Applicable
All Other Counties	\$63,240	\$73,780	\$75,720	\$88,340

* If the county is not specifically listed use the “All Other Counties” figures.