

Oregon Flex Lending

Making the Dream of Homeownership a Reality



Steps for Homebuyers

Looking for help to become a homeowner but not sure where to start? Oregon Housing and Community Services (OHCS) helps low- to moderate-income individuals and families make homeownership affordable with competitive mortgages, which include the Oregon Bond Residential Loan program and our newest program, the Flex Lending program.

Many potential homebuyers can afford monthly mortgage payments but find it challenging to save enough money for a down payment. OHCS' lending programs are designed to help homebuyers purchase a home.

OHCS wants you to become a successful homeowner and has partnered with homeownership centers around the state to guide you through the homebuying process and provide support after your purchase.

Get started:

1. Verify your eligibility with a participating lender that can be found at <https://www.oregon.gov/ohcs/homeownership/Pages/flex-lending.aspx>
2. Find a homebuyer education class in your area at <https://www.oregon.gov/ohcs/homeownership/pages/homebuyer-education.aspx>
3. Work with a realtor to find an affordable home that fits your needs.
4. Make an offer!
5. Work with your lender to complete the loan process.
6. Move into your new home!



Oregon Flex Lending Program

Call: 503-986-2000

Email: HCS_HomeownershipLending@hcs.oregon.gov

Website: <https://www.oregon.gov/ohcs/homeownership/Pages/flex-lending.aspx>

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