

# NextStep

A Flex Lending product

Unlock your dream home with a mortgage  
that can be paired with down payment assistance.



## Say goodbye to barriers and hello to your new home!

Ready to buy a home but worried about the up-front costs? The NextStep Loan is here to make homeownership a reality, whether it's your first home or your next!

## Why choose NextStep?

- **No First-Time Homebuyer Requirement** – Perfect for many homebuyers.
- **Down Payment Assistance (DPA)** – DPA helps to reduce up-front costs and get you into your home faster.
- Property types include single-family homes, condos, planned unit developments, and manufactured homes.
- Flexible qualification with income eligibility up to **\$125,000**.

## Let's take the NextStep together!

The NextStep Loan is offered in coordination with Oregon Housing and Community Services (OHCS), the state's housing finance agency, to create homeownership opportunities for low- to moderate-income borrowers. By fostering stronger communities and boosting the local economy, OHCS helps to provide families with greater stability and a solid foundation for the future, contributing to its overarching goal of building a more equitable and prosperous Oregon.

For more information about NextStep and OHCS' other loan product, FirstHome, visit <https://www.oregon.gov/ohcs/homeownership/homebuyers/Pages/default.aspx>.

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