

Do You Qualify for HARP?



If your home was damaged or destroyed in the 2020 Labor Day Disasters, the Homeowner Assistance and Reconstruction Program (HARP) can help. This program provides financial assistance to repair, rebuild, or replace affected homes.

You could be eligible for Phase 1 of HARP if you meet the following requirements.

- You owned a home that was your primary residence in the county of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion, and the home was damaged or destroyed during the 2020 Labor Day Disasters.
- Your property sustained damage and you have a remaining construction need.
 - Your home must have **at least \$3,000 in remaining repairs** to be eligible for HARP assistance.*
- The damaged structure must be a single-family residence, a manufactured home, or an owned unit in a multiplex (such as a duplex or a condominium).
- You are in good standing on your mortgage and property taxes. (Good standing means your most current statement shows you are current on payments or that you are in compliance with a payment plan.)
 - If you are not already current, you can still apply, but you will need to be current, working to resolve the issue, or on a payment program before receiving an award. Your lender will be asked for their consent for you to participate in the program. Housing counselors will be provided to help you with these issues.

Did you know?

You do not need to be a U.S. citizen or resident to receive HARP assistance. Current U.S. government “public charge” rules only apply to cash benefits; see www.uscis.gov/policy-manual/volume-8-part-g for details.

Because HARP is not a cash benefit, it would not be considered as evidence to deny a green card. If you have concerns about what this means for you, please talk to your immigration attorney.

See www.oregon.gov/ohcs/Pages/talk-with-a-housing-counselor.aspx for details. In Phase 1, your household income must be at or below the levels in the chart on the next page.

* Amount to be determined during inspections. Does not include items that do not contribute to the livability of the home, such as high-end fixtures, finished basements, carports, sheds, garages, swimming pools, decks, or fences.

To use the chart below, locate the county where you lived at the time of the disasters in the left column. Then, look across the row to the column that best describes how many people live in your home currently. This amount represents 80% of the area median income where you live. Your current income (“Adjusted Gross Income”) must be no more than the amount shown for you to be eligible to receive HARP assistance in Phase 1.

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Clackamas	\$63,150	\$72,200	\$81,200	\$90,200	\$97,450	\$104,650	\$111,850	\$119,100
Jackson	\$45,300	\$51,800	\$58,250	\$64,700	\$69,900	\$75,100	\$80,250	\$85,450
Klamath, Lincoln, or Douglas	\$42,600	\$48,650	\$54,750	\$60,800	\$65,700	\$70,500	\$75,400	\$80,300
Lane	\$47,250	\$54,000	\$60,750	\$67,450	\$72,850	\$78,250	\$83,650	\$89,050
Marion	\$46,900	\$53,600	\$60,300	\$66,950	\$72,350	\$77,700	\$83,050	\$88,400
Linn	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,900	\$84,000

Phase 1 is open to homeowners who are at or below 80% of the median income in their areas (unless you have an accepted hardship; see below). However, your income must be at or below 100% of the median income in your area for you to be eligible for the HARP program. Please visit oregon.gov/ohcs/disaster-recovery/Pages/ReOregon-Assistance.aspx to find out if your income exceeds the median income.

If your household income is above the limit, we still encourage you to complete the eligibility questionnaire. We will contact you if a future HARP phase opens that has higher income limits.

Who is a “household member?”

HARP considers most people who share the same house, whether they are related or unrelated, to be members of the same household. However, the following do not count as household members and are not included when calculating your household income.

- Foster children and aides
- Live-in aides and their children
- Unborn children (only considered for bedroom count)
- Children being pursued for legal custody or adoption who are not currently living in the home
- Temporary household members

Do you have a hardship? You may still qualify for HARP.

Even if your household exceeds the income limits, you could be eligible for assistance if you are experiencing certain hardships. Here are some examples:

- Your household is paying 30% or more of your income to repay a debt, such as medical or recovery debts.
- Your household has one or more people with a physical or mental disability that substantially limits one or more major life activities.

See hud.gov/program_offices/fair_housing_equal_opp/disability_overview for more information.

Other things to know before you apply.

- Damaged structures that are NOT eligible for HARP assistance include second homes, foreclosed homes, recreational vehicles (RVs), campers, detached structures, unpermitted housing units, and mixed-use buildings.
- You may be eligible for assistance if your home was damaged by **straight-line winds** but not fire.
- **New owners** of disaster-damaged homes are not eligible.
- HARP can fund construction **anywhere in the eight affected counties**. If you move elsewhere, HARP can only help you purchase an existing home that does not require any additional work or repairs. Applicants are encouraged to talk with a program representative before purchasing a new home.
- At the present time, you cannot be paid back for the **money you already spent to repair or restore** your home. Please hold on to all your rebuilding receipts and records. If funds are available, reimbursement may be possible in a future phase.

Contact us. We can help get you started.



Visit re.oregon.gov or scan the QR code. You can also sign up for updates to find out the latest information on ReOregon's recovery assistance.

What if you're not eligible for Phase 1 of HARP?

You should still fill out the eligibility questionnaire, because you may qualify for future phases of the program. If you meet pre-eligibility requirements for these future phases, we will contact you when the phases are ready to begin.

Got Questions?

