

How to Get Ready to Apply



The ReOregon Homeowner Assistance and Reconstruction Program (HARP) can help homeowners rebuild their primary residence lost in the 2020 Labor Day Disasters. If you are from a low- or moderate-income household, you may be eligible for Phase I.

More information on HARP and other housing programs is available at re.oregon.gov.

To apply for HARP, you will need to provide multiple documents. We understand that gathering all of the required documents and information is a lot of work, but if you can do it now, it will save you time and help us review your application faster. We recommend collecting all of your documents and putting them in a safe place until it's time to fill out your application.

Helpful HARP documents

All of the forms referred to in this “How to Get Ready to Apply” document are available within the application. Visit re.oregon.gov to download:

- HARP Documents Checklist
- HARP Application Guide
- A Closer Look at HARP Benefits
- Do You Qualify for HARP?

CONTENT OVERVIEW

Proof of identity	2
Verification of income	3
Disaster assistance received and uses	5
Contractor fraud	6
Proof of ownership	6
Proof of occupancy and primary residency	7
Property damage verification	8
Mortgage/lender information	8
Property tax information	9
Alternate contacts	9

Got Questions?



Proof of identity

You and any co-applicant must prove your identity to make sure any benefits are correctly awarded to you.

Note: U.S. citizenship or legal residency in the United States is not a requirement for participating in HARP.

Provide one of the following forms of identification that contains a photograph:

- Driver's license (not expired more than 13 years)
- State-issued ID (not expired more than 13 years)
- Passport or passport card (not expired more than 5 years)
- Current military or armed forces ID
- Current Oregon federally recognized Tribal ID
- Oregon concealed weapon/handgun license (not expired more than 5 years)
- Oregon Department of Corrections release ID (issued after 2005)
- Consular ID (not expired more than 5 years)
- Valid foreign passport
- Certificate of Citizenship (Form N-560 or N-561)
- Certificate of Naturalization (Form N-550 or N-570)
- Permanent resident card or alien registration receipt card (Form I-151 or I-551)
- Valid employment authorization card (Form I-688)
- Valid reentry permit (Form I-327)
- Valid employment authorization document issued by INS (Form I-688B)

If the above options are unavailable, provide two of the following:

- Social Security card
- Birth certificate
- Voter registration
- Medicare or Medicaid card
- Health insurance card
- U.S. marriage license or certificate or record of marriage
- W-2 or 1099 tax form
- Oregon student ID (issued within the last 5 years)
- School registration

Verification of income

You will need to provide documents that show your household's current income. All household members ages 18+ are required to state their income (including members with zero income).¹

Household members who file tax returns must submit one of the following and provide a proof of extension request if the tax return is not for the most recent year (2023).

- Most recent calendar year tax return (1040)
- Transcript of tax return: If you do not have a copy of your most recent tax return, you can request a transcript from the IRS at irs.gov/individuals/get-transcript.
- IRS Form 8879

Household members who do not file tax returns: When a prior year 1040 IRS tax return is not available or not accurate for projecting your household's current income (for example, the amount of money you expect to earn in the next 12 months), you will need to provide additional information.

Individuals must report each income source separately. Documents should include the period of employment, name, and total income.

- W-2 forms or 1099 forms
- Pay statements for the most recent 3-month period: the last 3 consecutive months of paystubs (for example, 3 paystubs if paid monthly, 6 paystubs if paid biweekly, or 12 paystubs if paid weekly)
- Signed employer statement: include the date of employment, current position, wages and frequency of pay, employer name, and contact information
- Investment income: 1099-B, 1099-DIV, 1099-INT, and/or 1099-MISC forms for the year 2023, with the household member's name visible; **or** most recent monthly or quarterly account statement
- IRA distributions: 1099-R or yearly statement for the year 2023
- Income from business, including rental properties: a Certification of Income for Business form; for rental properties, copies of recent rent checks, lease(s), and receipts for expenses
- Pension, annuity, or retirement: annual statements for the year 2023 or the last 3 consecutive months of check stubs with the date

¹ HUD considers all persons who live in the same house to be household members, for the purpose of household income calculation. Household members may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share the same house.

Note: Changes to the household composition are required to be reported to the program.

Non-household members: The following persons will not count as household members and are not included when verifying annual household income:

- Foster children
- Live-in aides or other employees and their children
- Unborn children (not considered in household size for income eligibility calculation but considered for bedroom count)
- Children being pursued for legal custody or adoption who are not currently living in the household
- Tenants
- Temporary household members

Partially absent household members: You may count the following types of persons as household members, at your discretion. Those persons, if included as household members, must submit income documentation:

- Children who live in the house at least 50% of the time and who are named in a shared-custody agreement
- Permanently absent household members who can be classified as household dependents, such as children attending college or a household member in a nursing home (if included, and person is 18 or older, income must be reported to the program and will be included in the area median income calculation)

- Recurring cash contributions: a Certification of Recurring Cash Contributions form
- Letter(s) of benefits with benefit amount: Social Security, federal disability, Veterans Affairs, retirement benefits, or unemployment (1099-G or the most recent check stub)
- Child support or alimony: Household members who do not file tax returns must report each applicable income source separately, as applicable.

Household members who receive zero income: Those with zero income will be required to certify that they do not have any income. A Certification of Zero Income form is available within the application.

Phase I exception — demonstrated hardship:

Debt burden: If you are spending 30% or more of your household's adjusted gross income toward disaster recovery debt or medical debt, you may be eligible for HARP Phase I, even if your income is above the low- to moderate-income limit — but **still below 100%** of the area median income. The following debt can be submitted for exception review:

- **Repayable disaster housing replacement or rehabilitation loan debt:** loan agreement (outlining the terms and conditions) and current loan statement
- **Medical debt:** current statements for the last 3 months; this can include payment plans
- **Other disaster recovery debt:** documentation that defines debt type, terms and conditions, and current statements

Disability: If a member of your household has a disability that affects their daily life (that is, requires care or physical modifications to your home), you may be eligible for Phase I even if your household income is above the low- to moderate-income threshold but below 100% of the area median income.

- **Supporting documentation:**

- ◉ Supplemental Security Income or Social Security disability insurance benefits, or another credible benefits statement
- ◉ A disability verification form signed by a medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual's disability may also provide verification of a disability.

Disaster assistance received and uses

Any disaster assistance you may have received must be verified. You will need to submit documents showing the amount received, from whom, and the purpose of the assistance.

Private insurance:

- Insurance: policy number, claims, settlements, and/or denial letters, as applicable
- Homeowner's policy declaration page: in place at the time of the event that outlines coverage
- Homeowner's insurance claim determination letter: This letter may be called a "claim letter," a "letter of denial," or "no claim."

Federal/state assistance:

- Federal Emergency Management Agency (FEMA): FEMA assistance should be reported by anyone in your household who may have registered. The following documents are not required, but are recommended for faster processing:
 - FEMA denial letter or award letter
 - FEMA award letter for Temporary Housing Unit (THU) or Transportable Temporary Housing Unit (TTHU)
- Small Business Administration (SBA):
 - SBA loan agreement or denial letter — recommended
 - Subsidized loan attestation — This form is available with the application and is required for declined, canceled, or accepted loans.
- State assistance: This may include the Oregon Housing and Community Services (OHCS) Wildfire Recovery and Resilience Account (WRRRA), OHCS Manufactured Home Replacement Program, OHCS Wildfire Housing Damage Relief, Oregon Department of Energy Efficient Wildfire Rebuilding Incentive, or Oregon Department of Consumer and Business Services Fire Hardening Grant.
 - Award or determination letter — recommended: The letter should include the amount of assistance, outline of benefits, and allowable uses.

Local, nonprofit, and other sources: includes long-term recovery groups, unmet needs committees/tables, United Way, Energy Trust of Oregon, St. Vincent de Paul, or Catholic Charities

- Award or determination letter: The letter should include the amount of assistance, outline of benefits, and allowable uses.

Recovery expenses: You must show how your disaster assistance was spent. We may be able to verify the use of repair or reconstruction funds through the assessment and inspection process. If necessary to document how your recovery benefits were spent, you will need to provide the following documentation:

- Construction, demolition, and/or site preparation contract(s)
- Manufactured home purchase agreement
- Replacement home proof of deposit
- Any other agreements, work orders, installment agreements, or contracts

Legal settlements:

- Settlement letter or other notice of payment from a third-party liable for the damage to your home

Contractor fraud

If you have filed a civil or legal complaint of contractor fraud, you may be considered for a duplication of benefits reduction. Contractor fraud complaints will not be considered due to poor work or only because the work did not meet your expectations. You must provide evidence of payment(s) made to the contractor/builder demonstrating that you attempted to properly use assistance received.

Additionally, you must provide proof that the project was not completed. This can include photos showing the current condition of your home, or an estimate of the cost to complete the reconstruction, rehabilitation, or replacement from a new contractor. You must also provide evidence that you have filed a complaint with the appropriate authorities or initiated legal action against the contractor/builder accused of fraudulent practices.

You should have copies of the following documents available if requesting that OHCS make a duplication of benefits reduction:

- **Required** — signed contract/work order/invoice
 - Document must outline the scope of work and associated costs.
- **Required** — proof of payment
- **Required** — formal filed complaint(s)
 - This can include a police report, attorney general filed complaint, or **Construction Contractors Board** filed report, or
 - Record of civil or criminal suit.

Proof of ownership

You must prove you owned the property or damaged structure at the **time of the disaster**. If you are seeking funding to rebuild on the same site, you must prove you are the current owner at the time of application. Ownership must be maintained through program closeout.

Homes on land owned by the homeowner: We will ask you to upload evidence from county records establishing your ownership. This can be just a screenshot or printout of the online county record. (The relevant records are available here: **Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion**.) If the online public records don't show the necessary information, additional information may be required from the time of the disaster and/or current ownership or proof of sold land. Relevant documents may include:

- Deed
- Property tax record demonstrating land ownership
- Other ownership documents if the land is not currently in your name, such as:
 - Life estate/trust
 - Court order/judgment of possession/succession
 - Act of donation

Manufactured homes (MH): We will search for MH ownership through the Oregon Manufactured Home Ownership Document System (**MHODS**) records. If your home's title is not registered in MHODS, you can provide documentation of the ownership dated prior to the disaster:

- County records showing ownership
- Notarized bill of sale demonstrating transfer of ownership

Homes on leased land: If you own a traditionally constructed stick-built or site-built home or manufactured home and you did not own the land on which your home sat, you can also apply for assistance. You must document the ownership of the structure at the time of the disaster by providing:

- Recorded document, such as lease or bill of sale
- Property tax record

Alternatively, you may provide an attestation from the owner of the land, along with two of the following as supporting documentation from the time of the disaster event:

- Insurance policy in your name insuring the structure
- County tax assessment for the structure, demonstrating there was a structure on the property at the time of the disaster
- Lease agreement (recorded or unrecorded) between you and the landowner

Proof of occupancy and primary residency

You must provide documents that include the damaged or destroyed home address, dated on or before Sept. 7, 2020, and that list you as the resident.

Provide one of the following:

- FEMA Individual Assistance letter (if awarded repair or replacement assistance from FEMA)
- SBA determination letters (that specify primary residence)
- 2020 tax return (Form 1040) or Request for Extension
- Government-issued ID (must list address; see acceptable forms of Proof of Identity on page 2)
- Homeowner insurance policy (that specifies primary residence)

If one of the above cannot be provided, submit two of the following:

- Utility bill or letter from utility company confirming services to your home, in your name, from August/September 2020
- Credit card or bank statement from August/September 2020
- Voter registration or school registration that shows your or your minor child's name from the time of the disaster
- Federal benefits documentation — for example, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Medicare; unemployment; Temporary Assistance for Needy Families (TANF)

Special circumstances (if above proof cannot be provided):

- Active military duty or deployment: evidence of assignment away from primary residence at the time of the disaster
- Living elsewhere due to illness: evidence of illness or medical stays at the time of the disaster
- Incarceration: evidence of incarceration at the time of the disaster
- Nursing home/assisted living: evidence of nursing home or assisted living stay at the time of the disaster

Property damage verification

Property must have been damaged as a direct result of the 2020 Labor Day Disasters. Submit one of the following, if available. If damage to your property cannot be verified using one of the below methods, we will conduct our own damage assessment.

- FEMA Individual Assistance letter (if awarded repair or replacement assistance from FEMA)
- Damage assessment (for example, a document provided by the fire department or local government)
 - This is often available online. For instance, in Jackson County, you can visit and print or screenshot the relevant information from the **official recovery dashboard**.
- Disaster assistance that identifies sustained damages (federal, state, insurance, or other sources verifying loss, insurance adjuster estimates, property payout, or other letters demonstrating damages)
- Before and after photos of the home (before photos must be dated on or before the date of the disaster; after photos must be dated after the date of the disaster)
- Local government record that clearly associates damage from the 2020 Labor Day Disasters with your property.

Mortgage/lender information

Depending on your circumstances, you may need to provide more items.

Mortgage status (if applicable):

Before executing a grant agreement, you must be current with mortgage/chattel loan payments or enter a formal repayment plan with your mortgage/chattel lenders. Properties in foreclosure are not eligible for HARP. If there is a mortgage on the property, at least one of the following is needed to submit a HARP application:

- Current mortgage or chattel loan (a loan for movable personal property such as a manufactured home) statement
- Formal payment plan
- Recent letter from mortgage company/lender indicating the status of delinquency or foreclosure
- Consent to housing counseling and legal services referral form: This form is available if you are delinquent. You can still move forward with application processing if you agree to request housing counseling services.
- Other liens: Provide supporting documentation that details the type and amount of the lien (for example, a current statement or letters from lenders).

Lender consent (if applicable; due before grant agreement can be completed):

- Lender consent to repair and replacement form: This form is available if you have an existing mortgage or loan on your property, as you must obtain approval from your lender(s) to repair, rebuild, or replace your home.

Forced mortgage payoff:

- Submit the letter from the lender requesting the forced mortgage payoff and any additional associated documentation.

Property tax information

Property taxes (if applicable):

We will try to verify property tax status through online records. Before executing the grant agreement, you must become current or have an installment agreement for your property taxes with the tax assessor's office. Properties in foreclosure are not eligible for HARP. Documents that may be necessary to resolve any issues:

- Oregon's property tax deferral program determination (including the time period of deferral)
- Oregon's disabled veteran or surviving spouse property tax exemption determination (including the time period of exemption)
- Installment agreement from your county tax assessor's office
- Consent to Housing Counseling and Legal Services Referral form: This form is available if you are not current with your property taxes. You can move forward with application processing if you agree to request housing counseling services.
- Tax warrant/lien payments: If you have submitted the payments due to your tax assessor's office, submit the evidence for review.

Alternate contacts

Power of attorney (POA):

If you have legally designated another person to speak or act on your behalf, a power of attorney must be provided.

- The POA has to be notarized and must be submitted with your application. This must be a physical document and needs to be submitted in person or by mail.

Tenant contact information (if applicable):

You will need to provide the names, contact information, and addresses of all tenants living in the damaged property (if any). If you have current tenants living in your property, they may be entitled to benefits under the Uniform Relocation Act, including relocation advisory services, required notices, and relocation payments. If you unlawfully evict these tenants, we may invalidate and withdraw your application.