

# What to Expect

## Working with the Homeowner Assistance and Reconstruction Program Team

### Homeowner will

### ReOregon will

- Fill out a questionnaire online or at a ReOregon Intake Center. The questionnaire is required before beginning the application process. You will not need any documents to complete it. Anyone still needing assistance with housing recovery is encouraged to fill out the questionnaire.
- Spend about 10–20 minutes completing the Eligibility Questionnaire.

#### 1. Eligibility Questionnaire



- Offer to help the homeowner with filling out the questionnaire either by phone or in person.
- Determine if the homeowner might qualify for the current phase of the Homeowner Assistance and Reconstruction Program (HARP).
- Give access to the HARP application if the homeowner is likely to qualify.
- Inform the homeowner if they seem ineligible based on their answers, and do the following:
  - Explain why they would not be eligible for the current phase.
  - Go over the appeals process.
  - Inform them if and when a future phase that could help them is open for application.

- Fill out the application online or at a ReOregon Intake Center. (For applicants who need in-person assistance but are unable to visit a ReOregon Intake Center, other options will be available.)
- Provide required documents and information.
- Sign application electronically or on paper.
- **Stop all construction or repair work on the damaged property.**

#### 2. Application



- Assist the homeowner with the application over the phone and in person. This may include meeting the homeowner at a local ReOregon Intake Center to help them fill out the application or scan and upload documents.
- Assist the homeowner with gathering required documents.
- Verify application is complete and signed.
- Verify all required documents have been received.

- Provide any additional documents requested.

#### 3. Eligibility Review



- Verify ownership and primary property information.
- Verify the type of home and property damage sustained during the 2020 Labor Day Disasters.
- Verify property is not in foreclosure and property taxes are not owed.
- Verify household members' income(s).

- Provide any additional information requested about the disaster funding they've already received.

#### 4. Duplication of Benefits Review



- Confirm total disaster funding that the homeowner has received and how funding was used.
- Request information from the Federal Emergency Management Agency (FEMA) and other agencies to verify award amounts, if needed.

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<ul style="list-style-type: none"><li>• Coordinate with program staff to schedule inspection(s).</li><li>• Have an adult member of the household at the property during inspection.</li><li>• Sign forms once inspection is complete.</li></ul>	<b>5. Inspection and Environmental Review</b> 	<ul style="list-style-type: none"><li>• Coordinate with the homeowner to inspect the property.</li><li>• Verify completed repairs, if any, and remaining damage.</li><li>• Complete review to identify environmental concerns (such as asbestos, lead-based paint, mold, and other hazards) associated with the project. Depending on the project type, environmental review may be a lengthy process.</li><li>• Complete lead-based paint and asbestos inspections, if needed.</li></ul>
<ul style="list-style-type: none"><li>• Review award determination with program staff.</li><li>• Choose program contractor or request an exception to continue using an existing contractor.</li><li>• Confirm building type (for example, manufactured home or stick-built) and choose floor plan or model (unless home is being repaired).</li></ul>	<b>6. Award Determination</b> 	<ul style="list-style-type: none"><li>• Determine award amount and what benefits the homeowner may be eligible to receive.</li><li>• Provide a list of program contractors and floor plan options.</li><li>• Identify any need for temporary housing and provide options for relocation assistance, if needed.</li></ul>
<ul style="list-style-type: none"><li>• Review and sign grant agreement package, including commitment to contribute any required cost share.</li></ul>	<b>7. Grant Agreement</b> 	<ul style="list-style-type: none"><li>• Prepare grant agreement package for homeowner signature.</li><li>• Explain agreement documents to the homeowner.</li><li>• Sign grant agreement.</li></ul>
<ul style="list-style-type: none"><li>• Pay their part of the project cost, if needed.</li><li>• Attend progress inspections.</li><li>• Coordinate with the contractor.</li><li>• Select pre-approved housing finishes.</li><li>• Verify construction is complete.</li><li>• Sign construction documents.</li></ul>	<b>8. Construction*</b> 	<ul style="list-style-type: none"><li>• Sign construction contract with a program contractor unless the homeowner has received an exception to continue under an existing contract.</li><li>• Verify all required local permits are secured and completed.</li><li>• Complete inspections.</li><li>• Provide construction payments directly to the contractor.</li><li>• Verify construction is complete.</li><li>• Ensure that the homeowner and contractor submit all final construction documents.</li></ul>
<ul style="list-style-type: none"><li>• Confirm ownership and occupancy of completed home.</li><li>• Provide any new or additional disaster funding information received during the HARP process or other changes in circumstances, if needed.</li><li>• Secure and provide proof of flood insurance, if needed.</li><li>• Sign amended grant agreement, if needed.</li></ul>	<b>9. Grant Completion</b> 	<ul style="list-style-type: none"><li>• Verify ownership and occupancy.</li><li>• Review total project costs and conduct final review of grant documents.</li><li>• Confirm purchase of flood insurance, if required.</li><li>• Notify lienholder, such as the mortgage company, of project completion.</li><li>• Provide amended grant agreement, if needed.</li></ul>

\* Typical process for repair, reconstruction, or replacement

## Got Questions?

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