

# **ROYAL OAKS PROJECT FAQ**

STATUS OF THE UNITS | ACCOUNTABILITY | TIMELINE | ELIGIBILITY AND APPLICATION PROCESS | COST | RECOVERY ASSISTANCE

# STATUS OF THE UNITS

- Q: Oregon Housing has already declared that these units are uninhabitable. Why are they suddenly changing their minds? What was the decision driver to switch from replace to rebuild?
- A: OHCS has determined that the units aren't livable in their current state. The team's initial assessment was that it wasn't feasible (cost-effective) to rehabilitate them fully. Since then, based on advice from independent residential construction experts that the units can be fully rehabilitated/remediated, OHCS decided to proceed with rehabilitating them.

OHCS leadership decided to repair and rehabilitate the units based on multiple factors:

- Advice from residential construction experts that they can be made safe and healthy;
- Repair and rehabilitation is a much faster route to getting fire survivors into new homes;
- · Repair and rehabilitation will be more cost-effective; and
- Repair and rehabilitation maximize the state's ability to require financial participation from the original manufacturer.

# Q: How many building code violations were found?

A: There were multiple, repeated errors in construction that occurred across all units inspected thus far.

#### Q: How did the housing defects slip through the cracks?

A: Units were required to meet applicable Oregon Building Code standards. Inspections to ensure code compliance occurred at the manufacturing plant, which was in Idaho. At this point, OHCS is unsure how many of the identified defects were not discovered or flagged, but the investigation is ongoing.

# Q: Why were the impacted units not sent back to the seller as soon as defects were noticed?

A: OHCS is minimizing the number of times the units are moved to reduce the potential for further damage and preserve their integrity.

Requiring/demanding repairs or replacement is not as simple as returning the units. OHCS has been focused on getting as much help as possible from the manufacturer and distributor in resolving identified issues. Repairs take time, but OHCS is proceeding as quickly as possible.

#### Q: How are the units being built to ensure they last?

A: OHCS is taking extraordinary steps with this project because the agency is absolutely committed to making sure the final product is a quality one. In future communications, OHCS will provide more details on the rehabilitation and inspection process to make sure the homes are safe and quality.

#### Q: Is there enough funding to repair all of the units?

A: Yes, OHCS has funding to make all necessary repairs.

#### Q: What funding sources did OHCS purchase the units with?

**A:** The units were purchased with state funds that were appropriated to OHCS to support individual and community recovery from the 2020 Labor Day fires.

# Q: How does the state intend to guarantee that the units are free of mold while still providing residents with a warrantable home?

A: Units will be tested for any contaminants after rehabilitation.

#### Q: Will the county building code department allow homes with known defects to be occupied?

**A:** No. If OHCS isn't confident the homes can be made to be safe and healthy, it wouldn't pursue this rehabilitation strategy.

#### Q: Is the original manufacturer going to have any part in the rebuild?

A: No.

### Q: Are these solutions practical? Does the state have capacity, and is there a contractor?

**A:** The most practical solution is to repair the units and get them occupied as quickly as possible. OHCS has retained experts in modular units and has the capacity to ensure all repairs are done thoroughly and according to required standards.

OHCS can lean on other authorities due to the issues with the manufacturer's performance. Therefore, OHCS can make use of specialist contractors to oversee the repair and rehabilitation process.

#### Q: Seeing the units sitting there for a year – is there another solution?

**A:** Although the team's initial assessment was that it wouldn't be feasible (cost-effective) to rehabilitate the units fully, that changed based on advice from an independent residential construction expert that the units can be fully rehabilitated/remediated. OHCS determined this to be the best solution available and decided to proceed with rehabilitating the units.

#### Q: How many rooms are there in the new units?

A: All units have two bedrooms. See the floor plan.

### Q: Is there space for laundry in the new units?

A: Yes, there is space for laundry.

#### Q: Is the stove electric or gas in the new units?

A: Electric.

# Q: Are the units on South Pacific Highway just past Fire District 5 part of the same program? If so, why the full roofs?

A: The units near Fire District Station No. 5 (at 5811 S Pacific Hwy) are not part of the Royal Oaks project.

# Q: Why don't we get close to the same size home that was destroyed and why are some aspects different?

**A:** Royal Oaks was redeveloped to replace as many of the homes as possible within the space available, given local codes, zoning requirements, and the need to mitigate future risks of both floods and wildfires. OHCS determined that use of the two-bedroom units was the most efficient way to proceed.

Landscaping will be done in the final stage of development.

The state is also funding the rebuilding of Talent Mobile Estates, which has different-sized units. In addition to those two parks, the Homeowner Assistance and Reconstruction Program (HARP), a federally funded program, will be launched in phases for impacted homeowners who still need home replacement assistance to recover fully (whether they have a manufactured or stick-built home).

If you were a homeowner who lost your home and still need assistance to complete the purchase or reconstruction of your home, you'll be able to apply to the appropriate phase of the HARP program. Phase 1 is for homeowners at or below 80% of area median income. Replacement homes funded by the HARP program will be based on the size and type of home lost, up to a maximum value. Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs, including HARP, and the application processes.

## **ACCOUNTABILITY**

# Q: What happened to the Royal Oaks project?

**A:** One of the primary issues with the Royal Oaks project is that the supplier/manufacturer of the units failed to properly build the homes. OHCS is currently engaging with the supplier/manufacturer to ensure they pay their fair share of the costs to repair the units.

The Royal Oaks project delay occurred because defects were identified in the delivered units. OHCS needed to determine the scope and scale of those issues and work with the manufacturer and distributor on the necessary repairs.

#### Q: When was the state made aware of the deficiencies with the units?

**A:** Initially, OHCS observed issues with how exterior cladding was attached to the units. However, the scale of the issues, and subsequent damage, did not come to light until a destructive inspection was completed on several units in April 2023.

# Q: Who is responsible for any contractor errors or cost overruns to the former Royal Oaks development?

**A:** The Royal Oaks project has two parts. One part of the project is the redevelopment of the park and associated infrastructure (roads, driveways, pipes, etc.). The Housing Authority of Jackson County oversaw the development of land and infrastructure, and through the careful management of their portion of the project, they're completing their work on time and on budget. OHCS is not a party to the contract with the construction firm doing the work.

OHCS was responsible for purchasing the units to be placed at Royal Oaks. The additional costs necessary to repair the units and make sure they are safe and healthy homes will be covered by OHCS and/or other responsible parties. These costs will not be passed to the residents.

#### Q: Who is in charge?

**A:** No one entity is in charge of disaster recovery. OHCS has the responsibility to manage a large portion of both state and federal funds that support disaster recovery. OHCS works in collaboration with local partners who are carrying out and/or responsible for regulating local development.

#### Q: Who is being held responsible?

**A:** One of the primary causes of the Royal Oaks delay was the failure of the manufacturer/supplier to properly build the homes. OHCS finds this unacceptable, and we will pursue every avenue to hold them accountable.

OHCS has served over 1,100 households with the \$150 million in state funding. These funds will ultimately contribute to another 400 new housing units being built in impacted counties.

Regarding the \$422 million federal Community Development Block Grant-Disaster Recovery (CDBG-DR), OHCS has been working diligently to design and implement numerous programs to distribute the funding, including the Homeowner Assistance and Reconstruction Program (HARP) for impacted households. Visit re.oregon.gov to learn more and sign up to receive email updates.

#### Q: What type of information will be provided to Royal Oaks residents in updates?

**A:** OHCS will send regular updates about this project and plans to hold additional in-person meetings. Updates will cover key project information, answers to questions received, and projected timelines as soon as they are available.

#### Q: What is the preferred method of communication moving forward?

**A:** OHCS plans to communicate by whatever method applicants require. For those who have email, we will use email, but we will also request U.S. Postal Service addresses from applicants for whom we currently only have phone numbers. We also anticipate hosting an additional in-person meeting.

#### Q: Why was there no communication between the state and county?

**A:** OHCS, the Housing Authority of Jackson County, and Jackson County building department staff remain in regular communication about the project. Within days of OHCS making the determination that major repairs were required on the units, ACCESS notified applicants that the project would be delayed.

#### Q: Who is responsible for answering the question, "How did the fire propagate?"

**A:** The Ashland Police Department is leading the investigation into the cause of the Almeda Fire. This news article provides the name of the lead investigator: <a href="https://ashland.news/two-years-later-almeda-fire-remains-under-investigation/">https://ashland.news/two-years-later-almeda-fire-remains-under-investigation/</a>.

#### Q: What was the reason for the fire and the increase in land value after the fire?

**A:** The fire was caused by a tragic combination of arson and extreme fire conditions. Because disasters can change the character of a community, it's not unusual to see land speculation and increases in land prices afterward.

# Q: Wouldn't it make more sense to give those who did not want to live in this state funds to buy another mobile home and relocate?

**A:** State and federal funding for disaster recovery is intended to help both the individuals impacted by the disaster and the community as a whole to recover, which includes rebuilding housing and the local tax base. The

Homeowner Assistance and Reconstruction Program (HARP), a federally funded program, will provide home replacement assistance to income-qualified, impacted homeowners who do not wish to live at Royal Oaks.

#### Q: Did the state make a profit from fire funding?

**A:** No. OHCS does not profit from any of its programs or purchases. Excess or unexpended funds are "swept" back into the state's General Fund at the end of the biennium. OHCS is pursuing all avenues to make sure the broker and manufacturer are held accountable.

# Q: Were any employees on staff when the fire broke out vs. now?

**A:** The 2020 Labor Day Wildfires disaster was of a magnitude that Oregon hadn't experienced before. The Disaster Recovery and Resilience Division didn't exist when the fires broke out. It was established in the summer of 2021 in response to the significant number of homes lost. No OHCS employees have been fired as a result of the broker and manufacturer's collective failure to provide housing units according to the required plans and specifications.

#### Q: What happened to the \$422 million received for the Almeda fire?

**A:** There wasn't \$422 million set aside specifically for the Almeda fire. There are two sources of funds dedicated to wildfire recovery in general. Of the \$150.4 million approved by the Oregon Legislature for OHCS use to support wildfire recovery, more than half (roughly 56%) has been spent or dedicated to projects in Jackson County. This includes \$19,557,461 in state funds dedicated to Jackson County through the Wildfire Recovery and Resilience Account program, which ended on June 30, 2023. With this funding, ACCESS assisted 721 households with rent support and/or assistance with their permanent housing recovery.

In addition, the state was awarded \$422 million in federal Community Development Block Grant-Disaster Recovery funds. OHCS is currently designing and implementing numerous programs to distribute the federal funding, including the Homeowner Assistance and Reconstruction Program (HARP) for impacted households. To learn more about the federally funded programs, please visit re.oregon.gov.

#### Q: If issues with the Royal Oaks units were known, why were applications open?

**A:** The manufacturing defects were uncovered over a period of time. The decision that a major change was required to the project approach was made in May based largely on information uncovered through destructive inspections performed during the last week of April. Once OHCS leadership made the decision that the project needed to alter course, the agency informed ACCESS to halt work on processing applications.

#### Q: What is the level of visibility we can expect moving forward to believe in this process?

A: OHCS will continue to have conversations with the community and provide frequent updates.

#### Q: Why can't the money be given directly to the survivors?

**A:** Making cash grants is a valid approach and should certainly be considered in many situations. In this case, the path to purchase the units directly was driven by multiple considerations:

- The collective buying power enabled the state to secure an earlier production schedule than individuals would've been able to get;
- As evidenced by multiple cases of fraud and contractor incompetence that local partners are helping survivors work through, managing this process isn't easy for individuals; and
- OHCS has a responsibility to assure the public that the funds are put to their intended use, which is very difficult in the case of cash grants.

#### Q: How much has the state spent on these homes to date? How much will be spent during the repair?

**A:** OHCS has spent \$23.7 million on the manufacturing, storage, and transportation of the units. OHCS does not yet have a firm estimate on the cost to rehabilitate the units. This will be developed based on a unit-by-unit inspection basis. OHCS is confident that it's significantly less than the cost to replace the units.

#### Q: How did the state mess this up so badly?

**A:** OHCS shares in your frustration and is dedicated to ensuring these units meet the required standards while using minimal public resources. The primary goal is to get these units repaired and available for displaced families as quickly as possible. Once that goal is met, OHCS will work with the Oregon Department of Justice to evaluate its options for holding accountable those responsible for the identified defects.

### TIMELINE

# Q: When will we be able to move into our new home at Royal Oaks?

**A:** OHCS will be providing updates on the projected schedule as soon as they are available. Unfortunately, at this time, there is not yet a definitive timeframe for completion of the necessary repairs. OHCS is working to finish them as soon as possible while ensuring the homes are safe and well-built.

#### Q: What are you doing to expedite this project moving forward?

A: One of the primary considerations for OHCS when deciding to repair rather than replace the Royal Oaks homes was the need to get them completed as soon as possible, while ensuring that the homes are safe and built correctly. Thanks to the Oregon Department of Justice's help, the state will be able to select and contract with firms to complete the repairs more quickly than is typical for public projects. OHCS will pursue every avenue to complete the project as quickly as possible, without compromising on quality.

In addition to the Royal Oaks and Talent Mobile Estates projects, OHCS is working to prepare the Homeowner Assistance and Reconstruction Program (HARP), a federally funded program. If you are a low- or moderate-income homeowner who lost your home and still needs assistance to complete the purchase or reconstruction of your home, you'll be able to apply for HARP. Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs, including HARP, and their application processes.

#### Q: Is the rebuild happening now, or is that on hold?

**A:** The repair and rehabilitation process is underway. The first step is a detailed review, unit by unit, of the work necessary to rehabilitate the units fully.

# ELIGIBILITY AND APPLICATION PROCESS

# Q: I "won" a lottery to get into Royal Oaks. Am I still approved to get a manufactured home in Royal Oaks?

**A:** If you've passed the initial screening, then you won't lose your place. Please note that approval for Royal Oaks will happen in two parts:

- ACCESS will confirm through a screening process that an applicant meets primary eligibility criteria and determine the award amount they will receive toward the home.
- Once an applicant passes the initial screening, ACCESS will refer them to the owner of Royal Oaks for final review, approval, and signing of a lease agreement.

#### Q: If I haven't been assured a house by now, does it mean that I haven't been approved?

A: Screening for moving into Royal Oaks will happen in two parts. The first part begins with a review by our partner agency ACCESS to confirm that an applicant meets primary eligibility criteria, such as income requirements and verified loss of a home. Phase 1 of the approval process is for returning Royal Oaks residents who are at or under 80% of area median income (AMI), with a possible exception request for incomes up to 120% AMI. Phase 2 is for former manufactured homeowners who did not previously live in Royal Oaks and who are at or under 80% AMI. (Note: AMI is adjusted for family size. See the U.S. Dept. of Housing and Urban Development's website for exact current figures.)

If an applicant passes the initial screening, ACCESS will refer them to the owner of Royal Oaks for a final review, approval, and signing of a lease agreement. If you were a manufactured home owner previously and are currently living in rental housing, you're not considered fully recovered and are eligible to apply. If you've already replaced your lost home with a new home (and are a homeowner again), then you would be considered fully recovered. Each situation is unique, so it's important to work with an ACCESS housing navigator to determine eligibility based on your specific situation.

# Q: Am I eligible if I live in an apartment and am not "homeless"?

A: If you were a manufactured home owner previously and are currently living in rental housing, you're not considered fully recovered and are eligible to apply. If you've already replaced your lost home with a new home (and are a homeowner again), then you're considered fully recovered. Each situation is unique, so it's important to work with an ACCESS housing counselor to determine eligibility based on your specific situation.

### Q: Are people that were renting going to qualify for this housing?

A: To be eligible for Phase 1 and Phase 2 of Royal Oaks, applicants must have owned and lost a manufactured home. In addition to this state-funded program, OHCS also will be launching a federally funded Homeownership Opportunities Program (HOP), under which renters who were impacted by the 2020 Labor Day fires can apply to become homeowners. This program will have an income limit of 80% to 120% AMI (see <a href="https://www.oregon.gov/ohcs/disaster-recovery/Pages/ReOregon-Assistance.aspx">https://www.oregon.gov/ohcs/disaster-recovery/Pages/ReOregon-Assistance.aspx</a> for more information on income limits). Visit <a href="recovergon.gov">recovergon.gov</a> to sign up for updates on the launch of ReOregon programs, including HOP, and the application processes.

# Q: I hear there are many places being built for those of us who lost our homes. How do we get information?

**A:** In addition to the Royal Oaks project, there are other programs throughout Oregon that are committed to providing housing for displaced residents:

- 1. The state is funding the redevelopment of Talent Mobile Estates. ACCESS handled the initial applications for both this project and Royal Oaks.
- 2. The Homeowner Assistance and Reconstruction Program (HARP) will provide home replacement assistance. If you were a homeowner who lost your home and still need funding to complete the purchase or reconstruction of your home, you'll be able to apply to the appropriate phase of the HARP program, provided you're not fully recovered and meet federally mandated income requirements. Phase 1 of HARP will be for homeowners at or below 80% of area median income. Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs, including HARP, and the application processes.

#### Q: Are renters eligible to apply?

A: No. To be eligible for Phase 1 and Phase 2 of Royal Oaks, applicants must have owned and lost a manufactured home. In addition to this state-funded program, OHCS also will be launching a federally funded Homeownership Opportunities Program (HOP), under which renters who were impacted by the 2020 Labor Day fires can apply to become homeowners. This program will have an income limit of 80% to 120% of area median income (see <a href="https://www.oregon.gov/ohcs/disaster-recovery/Pages/ReOregon-Assistance.aspx">https://www.oregon.gov/ohcs/disaster-recovery/Pages/ReOregon-Assistance.aspx</a> for more information on income limits). Visit <a href="re.oregon.gov">re.oregon.gov</a> to sign up for updates on the launch of ReOregon programs, including HOP, and the application processes.

### Q: Why is it now necessary to meet income requirements?

**A:** Though both the state and federal government have provided millions of dollars to help impacted homeowners recover, there still isn't enough funding to replace every home due to the size of the disaster. Income limits help ensure that funds are distributed responsibly and equitably. In addition, federal funds come with an income requirement that must be incorporated in program guidelines.

#### Q: Can OHCS simplify the application process?

**A:** OHCS staff are always looking for ways to reduce the burden of completing applications, while also fulfilling our legal and ethical responsibility to make sure that public funds are used for the intended purpose.

# Q: Why were people asked to apply if they weren't going to qualify?

**A:** Fact sheets that outlined the eligibility criteria were shared with the community so that potential applicants would know whether they might qualify before applying. ACCESS counselors were also available to help potential applicants decide whether to apply or not.

#### Q: At one point we were told the units are unlivable/not repairable? Is this true?

**A:** OHCS has determined that the units aren't livable in **their current state**. The team's initial assessment was that it wasn't feasible (cost-effective) to rehabilitate them fully. Since then, based on advice from independent residential construction experts that the units can be fully rehabilitated/remediated, OHCS decided to proceed with rehabilitating them.

OHCS leadership decided to repair and rehabilitate the units based on multiple factors:

- Advice from residential construction experts that they can be made safe and healthy;
- Repair and rehabilitation is a much faster route to getting fire survivors into new homes;
- Repair and rehabilitation will be more cost-effective; and
- Repair and rehabilitation maximize the state's ability to require financial participation from the original manufacturer.

#### Q: What if I have specific questions about my application or need to make a change?

A: If you have any confusion about your application status, please contact your ACCESS housing navigator.

# COST

### Q: How much will I have to pay out of pocket?

**A:** Accepted, qualified applicants may have to contribute any previously received "duplicate benefits," but otherwise would not have to pay any other purchase costs.

A duplicate benefit is home replacement funding from an organization like FEMA ("Home Replacement Assistance") or from an insurance payout made for home replacement. To determine that amount, ACCESS will do a duplication of benefits analysis.

If a potential duplicate benefit is found, a participant will likely be expected to contribute those funds toward the home, if they weren't already used toward other approved recovery costs. If you didn't receive any home replacement assistance and meet the eligibility criteria (including income requirements and the loss of a previous manufactured home), then it's possible you won't have to contribute any funds toward the purchase.

We understand this is a complex process, so it's important to connect with a housing counselor at ACCESS so they can help determine your eligibility specific to your circumstances. If you've applied through ACCESS to qualify for the first step, they should be able to tell you about your eligibility status. The park owner has not yet completed the second step of approvals.

Q: How much did the new homes cost to build?

A: Each home cost about \$180,000 to build.

Q: Do the homes come with foundations and carports, etc.?

A: Yes. The homes will come with foundations and carports, among other features.

Q: If I qualify for a new home, what would my other financial responsibilities be to maintain the home?

A: New residents will be responsible for paying ongoing costs such as:

- 1. **Space rent**. Rentals at Royal Oaks will be set at or below market rates to make them affordable. The initial space rent is expected to be \$600 per month but may be increased by a small percentage annually to account for inflation.
- 2. **Utilities.** Residents will be responsible for their own electric bills. (Water and sanitary costs aren't currently planned to be metered separately and would be included in space rent.)
- 3. **Property Tax**. OHCS doesn't know yet what the assessed value of these homes will be. The local annual property tax rate for the area has been about 1.2% of taxable assessed value. For more information on taxation of manufactured homes, visit <a href="https://oregon.gov/dor/forms/FormsPubs/303-658.pdf">oregon.gov/dor/forms/FormsPubs/303-658.pdf</a>.
- 4. Homeowners Insurance
- 5. Ongoing maintenance of the unit itself.

# Q: How much will space rent cost and will it be subsidized?

**A:** Space rent at Royal Oaks will be set at or below market rates to make them affordable. The initial space rent is expected to be \$600 per month but may increase by a small percentage annually to account for inflation. Each situation is unique, so it's important to work with an ACCESS housing counselor to determine eligibility for any additional subsidies based on your specific situation. Prior to moving in or signing any kind of lease agreement, the park owner will provide you with the space rent value.

# RECOVERY ASSISTANCE

Q: Is there a number residents can call with questions for OHCS regarding the recovery process?

**A:** If you have more questions about Royal Oaks, email <a href="DR@hcs.oregon.gov">DR@hcs.oregon.gov</a> or leave a voice message at 833-604-0878 and someone will get back to you.

#### Q: Are Royal Oaks residents still getting help?

**A:** OHCS remains 100% committed to seeing the Royal Oaks project through to a successful conclusion. For households who aren't served by or choose not to participate in the Royal Oaks project, ReOregon will also offer low- and moderate-income survivors assistance with home replacement. Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs and the application processes.

# Q: Whenever funds are available for the Homeowner Assistance and Reconstruction Program (HARP), how do I replace my home that was damaged or destroyed?

**A:** Once HARP is launched, there's an opportunity for applicants to indicate whether they prefer to receive assistance to purchase a replacement manufactured home and move into a privately owned park of their choosing, or if they prefer to be considered for a home that has already been placed in a nonprofit- or housing authority-owned park. HARP Phase 1 income requirements are similar to Phase 2 of Royal Oaks. Both opportunities will be available to applicants, and OHCS will work with them to find the best and fastest option.

Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs, including HARP, and the application processes.

#### Q: I am struggling with rental payments while I wait for my home. What can I do?

**A:** Rental assistance is available to eligible homeowners while they wait for home replacement funding or for homes to be completed. Please contact the ACCESS Center for Community Resilience at 541-414-0318 or through accesshelps.org/center-for-community-resilience/ to find out if you're eligible for rental assistance.

### Q: What if I am a Royal Oaks applicant facing eviction?

**A:** OHCS has made additional funding available to ACCESS to continue providing rental support for fire survivors. This alternate funding source has required ACCESS to reverify eligibility for support. Some recipients have been identified as ineligible for continued support because their income now exceeds eligibility or they're not actually fire survivors.

#### Q: Where is the help for myself and my family after losing everything to the Almeda Fire on Sept. 8, 2020?

A: Between September 2021 and June 2023, the state provided over \$19 million in funding to ACCESS to assist impacted households with rental assistance and funding for home reconstruction/replacement through the Wildfire Recovery and Resilience Account Program. The next round of federally funded programs, including assistance for impacted renters and homeowners, is being developed and prepared for launch. Sign up for updates at <a href="re.oregon.gov">re.oregon.gov</a> to learn more about homeowner replacement or reconstruction assistance through the Homeowner Assistance and Reconstruction Program (HARP).

#### Q: What other alternatives are going to be offered besides waiting for Royal Oaks?

**A:** In addition to the Royal Oaks and Talent Mobile Estates projects, OHCS is working to prepare the Homeowner Assistance and Reconstruction Program (HARP), a federally funded program. If you're a low- or moderate-income homeowner who lost your home and still needs assistance to complete the purchase or reconstruction of your home, you'll be able to apply for HARP. Visit <u>re.oregon.gov</u> to sign up for updates on the launch of ReOregon programs, including HARP, and the application processes.

# Q: How many Royal Oaks residents will be returning? Will there be new residents moving into the park? What happens to original residents that lost their home?

**A:** There are roughly three dozen households that were prior residents of the park, have been preliminarily reviewed as eligible, and remain interested in the project. The remaining units will be filled with eligible low-

and moderate-income former homeowners who lost their homes in the 2020 disaster. OHCS doesn't have the ability to track the location of all former residents of Royal Oaks.