

Homeowner Assistance and Reconstruction Program

Getting Started With HARP



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

See if you qualify for HARP:

- You owned a home (your primary residence) in the county of **Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion**.
- Your **home was damaged or destroyed** due to the 2020 Labor Day wildfires and straight-line winds.
- Your home has **at least \$3,000 in remaining construction repairs**.
- Your home was a **single-family residence, a manufactured home, or an owned unit in a multiplex with four or fewer units** (such as a duplex or a condominium).
- You are in **good standing on your mortgage and property taxes**, meaning your statements show you are current on payments or are on a payment plan.
 - You may still apply to HARP if you are not in good standing, but you must prove you are working to resolve the issue or that you are on a payment plan before you can receive an award.
 - Your lender must consent for you to participate in HARP.
 - Housing counselors are available if you need help with these issues.
- If you are participating in **reimbursement** or **home purchase**, you **must be at or below 120% of the area median income**. See the chart on the next page to determine your eligibility.
- If you are participating in **reimbursement**, you must **meet HARP habitability standards and must have already paid for home repairs** before applying to HARP or by Jan. 10, 2025, whichever was earlier.



To use the chart below, in the left column, locate the county where you lived at the time of the disasters. Then, look across the row to the column that best describes how many people in your household will be living in your restored home. This amount represents 120% of the area median income where you live.

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Clackamas	\$104,250	\$119,150	\$134,050	\$148,900	\$160,850	\$172,750	\$184,650	\$196,550
Douglas	\$70,200	\$80,250	\$90,300	\$100,300	\$108,350	\$116,350	\$124,400	\$132,400
Jackson	\$77,600	\$88,700	\$99,800	\$110,900	\$119,750	\$128,600	\$137,500	\$146,350
Klamath	\$68,400	\$78,150	\$87,900	\$97,700	\$105,500	\$113,300	\$121,100	\$128,950
Lane	\$77,050	\$88,050	\$99,050	\$110,050	\$118,850	\$127,650	\$136,450	\$145,250
Lincoln	\$69,400	\$79,300	\$89,200	\$99,100	\$107,050	\$115,000	\$122,900	\$130,850
Linn	\$77,850	\$89,000	\$100,100	\$111,250	\$120,150	\$129,050	\$137,950	\$146,850
Marion	\$77,800	\$88,900	\$100,000	\$111,100	\$120,000	\$128,900	\$137,800	\$146,700

Source: HUD Income Limits Data (www.huduser.gov/portal/datasets/il.html#year2025)

Who is considered part of a household?

A household includes most people living under the same roof. However, the following individuals do not count as household members:

- Foster children
- Live-in aides, employees, or 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
- Tenants
- Temporary household members

Other things to know before you apply:

- Certain damaged structures that are **NOT eligible** for HARP assistance include second homes, foreclosed homes, recreational vehicles, 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 wildfires.
- **New owners** of disaster-damaged homes are not eligible.
- HARP can fund construction **anywhere in the eight affected counties**. If you have not yet recovered and would like assistance with a home purchase, HARP can help you buy an existing home that does not require any additional work or repairs anywhere within the state. Applicants are encouraged to talk with a program representative before buying a new home.

Contact us. We can help you get 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.



Got Questions?

EMAIL: housingsupport@reoregon.org | CALL: 877-510-6800 or 541-250-0938

Revised: 06-11-25

