Homeowner Assistance and Reconstruction Program (HARP) Recovery Pathways



Use the charts on these pages to find out which recovery option suits your situation.



If you want to repair or replace a home that was damaged or destroyed by wildfire or straight-line winds in 2020, a **reconstruction**, **rehabilitation**, or **manufactured home replacement** pathway may be right for you.*

If you sold your property (or no longer owned it) by Dec. 31, 2023, and you do not yet have a permanent home, you can consider **purchasing a new home** through HARP.

If you already spent your own money to repair, rebuild, or replace your home, **reimbursement** may be an option for you.

Pathway

Desired Outcome

Scenario



New stick-built home on land that you own or lease*

You had a stick-built or modular home that was severely damaged or destroyed by wildfire or straight-line winds in 2020.



Replacement of your damaged manufactured home on land that you currently own, currently lease, or will secure a lease for[†]

You own or have an active pad lease on a property and are seeking assistance to purchase a new manufactured home to be installed there, **OR**

You are seeking assistance to purchase a replacement manufactured home that will be installed in a park or on property that you will lease.[‡]



Purchase of a stick-built or manufactured home that is already installed^{†‡} You are seeking assistance to purchase an existing stick-built or manufactured home that requires no additional construction or repairs.



Pathway

Desired Outcome

Scenario



Rehabilitation

All necessary construction and/or repairs on your originally damaged or replacement stick-built or manufactured home

Your original stick-built home or manufactured home was damaged by wildfire or straight-line winds in 2020 and is eligible for repair, **OR**

You have repaired your stick-built or manufactured home, but it requires additional qualifying repairs totaling more than \$3,000, **OR**

You have purchased a replacement stick-built or manufactured home, but it requires additional qualifying repairs totaling more than \$3,000.

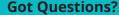


Recover costs you already spent to repair, rebuild, or replace your home**

You already spent your own money to repair, rebuild, or replace your home.

Footnotes

- * HARP assistance is not permitted for construction or rehabilitation projects that take place outside of the eight impacted counties of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, and Marion.
- [†] Purchase of undeveloped, or raw, land is not eligible for HARP assistance. However, if you have purchased land located within an impacted county, ReOregon will allow a stick-built home to be built or a manufactured home to be installed on it.
- [‡] After submitting their application, HARP applicants may not purchase or sign a lease on any property without program approval. HARP environmental review and inspection are required on all property that is purchased or leased.
- **HARP applicants must have already paid for home repairs before applying to HARP or by Jan. 10, 2025, whichever was earlier.



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