

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
 Reconstruction	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.
 Manufactured Home Replacement	Replacement of your damaged manufactured home on land that you currently own, currently lease, or will secure a lease for†	<p>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</p> <p>You are seeking assistance to purchase a replacement manufactured home that will be installed in a park or on property that you will lease.‡</p>
 Home Purchase	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
 <p>Rehabilitation</p>	<p>All necessary construction and/or repairs on your originally damaged or replacement stick-built or manufactured home</p>	<p>Your original stick-built home or manufactured home was damaged by wildfire or straight-line winds in 2020 and is eligible for repair, OR</p> <p>You have repaired your stick-built or manufactured home, but it requires additional qualifying repairs totaling more than \$3,000, OR</p> <p>You have purchased a replacement stick-built or manufactured home, but it requires additional qualifying repairs totaling more than \$3,000.</p>
 <p>Reimbursement</p>	<p>Recover costs you already spent to repair, rebuild, or replace your home**</p>	<p>You already spent your own money to repair, rebuild, or replace your home.</p>

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.

Got Questions?

Email: housingsupport@reoregon.org
Call: 877-510-6800