

Homeowner Assistance and Reconstruction Program (HARP) \$205M

Program Purpose: Help survivors rebuild or replace a home they owned that was lost in the fires

APPLICATION PHASES:		PHASE 1	PHASE 2	PHASE 3
HOUSEHOLD INCOME	LMI (up to 80% of AMI)	✔	✔	✔
	Up to 120% of AMI		✔	✔
	Over 120% of AMI			✔

**Area median income (AMI) is calculated by county and adjusted for household size.*

For homeowners who have **not yet started rebuilding**:

- The program will provide a new home to be built or manufactured by approved contractors.

For homeowners who **have begun rebuilding** (e.g., have a signed construction contract):

- The program will pay for remaining eligible construction costs. The program would not reimburse for the parts of construction that are already complete. The state will help survivors with construction management.

HARP assistance will not cover costs for survivors that have already completed reconstruction.

ELIGIBLE APPLICANTS:

- Must have owned and occupied a home destroyed by the 2020 Labor Day Fires (primary residences only)
- The program can replace “stick-built” homes or manufactured homes.

