

# A Closer Look at HARP Benefits



**We can help you repair, rebuild, or replace your home.**

**The Homeowner Assistance and Reconstruction Program (HARP) provides financial assistance for people whose primary homes were damaged or destroyed in the 2020 Labor Day Disasters.**

## What services does HARP offer to eligible homeowners?

- **Rehabilitation** – Repairing your damaged home, including addressing any remaining site hazards. Your home must have **at least \$3,000 in remaining repairs** to be eligible for HARP assistance.\*
- **Reconstruction** – Rebuilding a “stick-built” home. The home can either be on the previous site of the destroyed home or, if that property has been sold, on another lot you have completed the purchase of in the county of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion.
- **Manufactured Home Replacement** – Replacing a damaged or destroyed manufactured home in a park on leased or owned land.
- **Repairs for a Replacement Home** – Ensuring that replacement homes purchased since the disasters get the repairs they need to be safe and livable, and to meet the U.S. Department of Housing and Urban Development’s (HUD) Housing Quality Standards. To view the quality standards, visit [hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/hqs](https://hud.gov/program_offices/public_indian_housing/programs/hcv/hqs). Homes must be located in the county of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion.
- **Alternative Sites** – Helping homeowners who sold their land, or were on leased land, to buy a replacement home elsewhere.

### See if you qualify for HARP.

Visit [re.oregon.gov](https://re.oregon.gov) to learn more about the application process.

Homeowners can request HARP assistance to replace a destroyed stick-built home with a new manufactured home. Homeowners who lost a manufactured home can request HARP assistance for replacing it with a stick-built home—but the homeowner must be able to contribute additional funds, as the cost of a stick-built home is higher.

\* Amount will be determined during inspection. Does not include items that do not contribute to the livability of the home (see “Project Limitations” section on next page for examples).

## How we calculate your benefits.

Subject to program maximums, the program is designed to replace the damaged or destroyed home with a similar home of similar size. The program will most often calculate the maximum assistance based on the eligible damage, benefits already received, and the square footage of the original property. If the damaged home was overcrowded by HUD standards (such as having more than two children per bedroom), a replacement home may be larger than the original.

Oregon Housing and Community Services (OHCS) is enlisting general contractors who will make repairs, build new stick-built homes, or provide and install manufactured homes. State-managed construction will minimize the risk of fraud, provide the best construction outcomes for homeowners seeking to repair or replace a lost home, and make it easier for these homeowners to select and manage contractors.

## How will contractors be chosen and contracted?

- OHCS will provide you with a list of participating general contractors or manufactured home sellers. They will be the primary providers of HARP homes and repairs.
- OHCS will contract with these providers directly. You, as the HARP beneficiary, must add whatever funds you need to contribute to the project, and HARP will engage and pay the provider's award funds directly. You will then interact with your provider as necessary to ensure the project is successfully completed.
- It is recommended that you use an OHCS-managed contractor as your primary resource. If you are already under contract to buy a manufactured home or working with a provider whose contract would be difficult to alter, there will be an exception process to determine if you can continue working with them. Eligible contractors must register with and be approved to take part in the program.

## What will you be responsible for?

If you participate in HARP, you are required to contribute the following to your project:

- Any other recovery awards you may have received previously that were intended to help with home replacement or repair
- Any costs necessary to complete the project that exceed the maximum award (except for site costs and some other costs that are excepted)
- Any project elements requested that exceed project standards (such as premium appliances)

### Project Limitations

HARP will not pay for high-end fixtures, finished basements, carports, sheds, garages, swimming pools, decks, or fences, unless required by a homeowners association (HOA) or park rules. The program cannot pay to build homes in a floodway or in multiplexes with five (5) or more units.

### Reimbursement

At the present time, you cannot be paid back for the **money you already spent to repair or restore** your home.

Please hold on to all your rebuilding receipts and records. If funds are available, reimbursement may be possible in a future phase.

## Have you already received funds for rebuilding or repairs? We need to know.

HARP award amounts are calculated based on need and include a “duplication of benefits” review. You are required to notify ReOregon about any disaster assistance you have received that was specifically intended to help with reconstruction or repair costs.

This type of assistance may include prior disaster assistance you received from Small Business Administration loans, homeowner and/or fire insurance, Federal Emergency Management Agency (FEMA), county or state wildlife recovery programs, or nonprofits such as long-term recovery groups. You will be responsible for contributing this funding to your project.



Visit [re.oregon.gov](https://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.

**Contact us today. We are ready to help you find safe and secure housing.**

Got Questions?

