RE Oregon
Recover · Rebuild · Revitalize

HARP

Homeowner Assistance and Reconstruction Program

Application Guide

Version 2.0

EQUAL HOUSING OPPORTUNITY

OREGON HOUSING and COMMUNITY SERVICES

Table of Contents

Instructions

1 Instructions

1.1 Completing Your Online Application: Browser Tips

When you access the ReOregon website to complete your Homeowner Assistance and Reconstruction Program (HARP) application, ReOregon recommends you use a desktop browser, preferably Microsoft Edge or Safari, for the best performance and user experience. Application portal users have reported technical problems when using Chrome to upload application documents. If you cannot open a link or your screen is frozen, we recommend doing a "hard reset" by closing your browser and reopening it.

1.2 Important Note for Spanish-Speaking Applicants

If you are a Spanish-speaking applicant, you may notice translation errors in the online application. The Spanish-language version of the online application has been translated with Google Translate and may misinterpret regional Spanish words and phrases. Because of this issue, ReOregon is providing a number of options to help make the process easier for you.

We strongly encourage you to contact the nearest intake center or the ReOregon Call Center for help to complete your HARP application. You can have a Spanish-speaking representative at a ReOregon Intake Center help you with your online application, or you can ask for a paper application in Spanish. The paper application has been translated by professional Spanish translators and not by Google Translate.

1.3 Registering and Getting Started

Before beginning your HARP application, you will first need to register for an account on the HARP online application portal. **NOTE: You do not need to be a United States citizen or legal resident to apply for HARP.**

Complete the following steps to register:

1. Visit portal.neighborlysoftware.com/reoregon/administration and select the "Register" tab at the top right of the page.

    ○ English is the default language on the application portal. To choose another language (e.g., Spanish), you can click on the Language Selection icon below the Register tab.
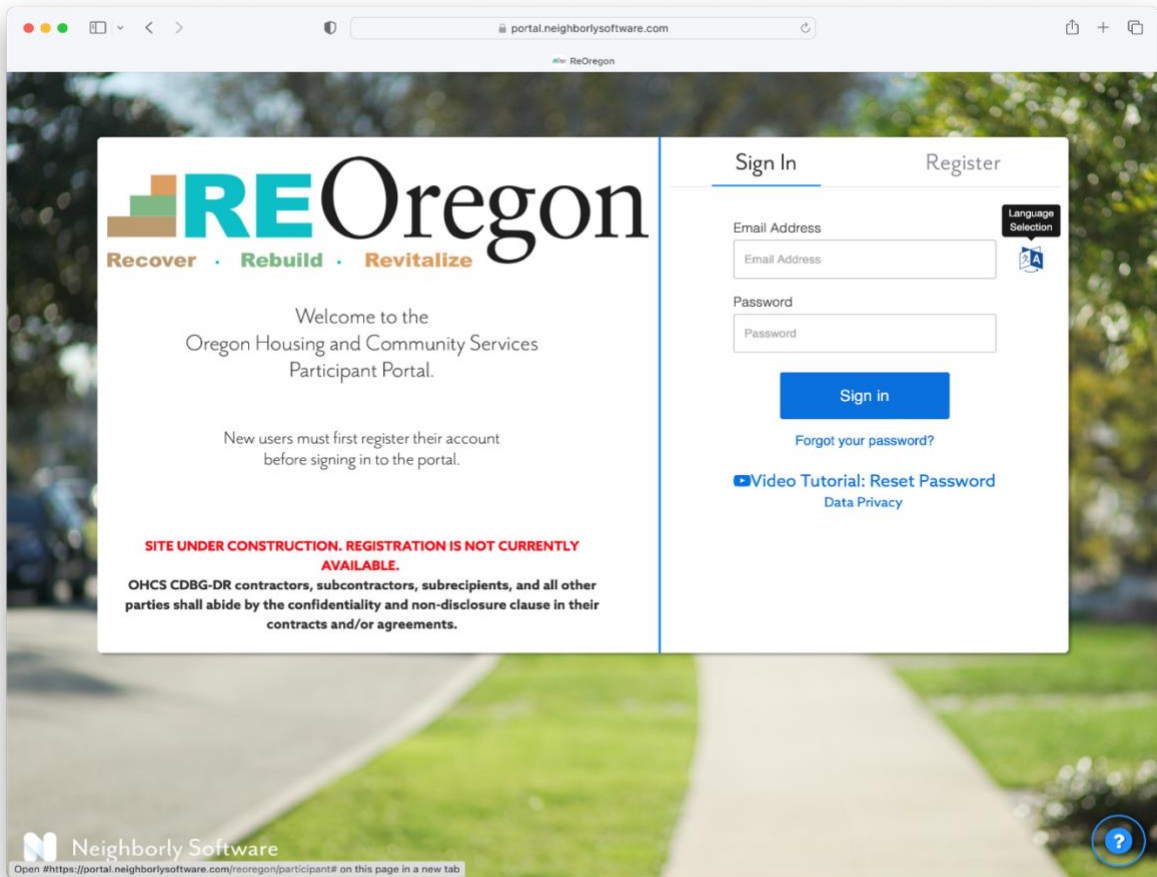
2. Using the same email address that you used to submit your Eligibility Questionnaire, enter it into the email address field and click the "Send verification code" button. A six-digit code will be sent to your email from **Microsoft on behalf of Neighborly Software** within a few minutes.

From: Microsoft on behalf of Neighborly Software <msonlineservicesteam@microsoftonline.com>
Sent: Thursday, April 11, 2024 10:20 AM
To:
Subject: Neighborly Software account email verification code

Verify your email address

Thanks for verifying your ████████@support.reoregon.org account!

Your code is: 139529

Sincerely,
Neighborly Software

This message was sent from an unmonitored email address. Please do not reply to this message.

3. Without closing the registration tab, open a new tab in your browser window and enter the address for your email provider (e.g., gmail.com). Open the email you received from ReOregon, copy or write down the six-digit code, then click the tab for the browser window where you have the ReOregon application portal open. Enter the six-digit code in the field provided.

4. If you close out of the original registration tab, repeat Steps 2 and 3 above to request a new code.

5. When the registration page automatically updates to a new account creation form, follow the prompts to create a new password. For instructions, see 1.3.1 Creating Your Account Password. Once you complete this step, click the "Create" button.

You are now registered with Neighborly. To enter the application portal and access your application, go to the URL indicated in Step 1 above, enter your email address and password, and click the "Sign in" button.

1.3.1   Creating Your Account Password

Each time you enter the application portal, you will need to sign in with your username and password. The portal uses your email address as your username. To create a password, use the following steps:

1. Go to the login screen (with the "Sign In" tab selected) and enter your email address.

2. Create a password and confirm it by inserting it a second time, as instructed.

   ○ **NOTE**: Your password must be at least 12 characters long and contain at least one uppercase letter, one lowercase letter, one number, and one special character (e.g., ! @ # $ % ^).

3. Click the "Continue" button. You will be returned to the login page.

1.3.2   Resetting Your Account Password

If you've forgotten your account password (or you want to change it), you can do so from the login page.

1. Go to the login screen (with the "Sign In" tab selected) and click the "Forgot your password?" link beneath the "Sign in" button.

2. Enter the email address you used to register your account and then click the "Send verification code" button. A six-digit code will be sent to your email.

3. Enter the six-digit code from your email into the Verification code field on the application portal Sign In screen and click the "Verify code" button.

4. You will be taken to a screen on which you can create a new password.

   ○ **NOTE**: Your password must be at least 12 characters long and contain at least one uppercase letter, one lowercase letter, one number, and one special character (e.g., ! @ # $ % ^).

5. Confirm your new password by inserting it a second time as instructed and click the "Continue" button. You will be returned to the login page.

If you have trouble resetting your password, click the blue question mark button at the bottom right of the login page, select "Password Reset," and follow the instructions.

1.4   Using the Help Button

Every page will have a **help button** (a large blue circle with a white question mark) located in the lower right corner. This button can help in three ways:

- *Password Reset* — Select this option if you need to change your password. See the **Resetting Your Account Password** section for detailed instructions.

- *Need Help?* — Select this option if you prefer to contact us directly. You will receive our email address, telephone numbers, and website address.

- *Confirmation Email* — If you are experiencing problems registering for or accessing your application or are having a technical issue, select this option. You will be taken to a screen that looks like a standard email template. Fill out some basic information, attach any necessary files or screenshots, and submit your message by clicking the "Submit" button. **NOTE**: This email will be sent to the application portal software support directly. If you need ReOregon or HARP assistance, please select the *Need Help?* option.
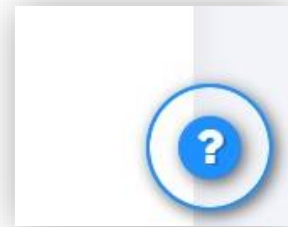
1.5   Accessing Your Application

Once you have successfully created an account and logged in using your email address and password, you will be taken to the application portal dashboard. This will be the first screen you see when you log into your application in the future.

Under the **Continue an Existing Application** section, you will see that a case has been set up for you and that your case number and name are both listed. Click the "View

Application" link on this line. This will take you to your dashboard, where you can continue working on your application.

NOTE: Disregard the **Start a New Application** section for the PIER Program at the bottom. This program does not pertain to homeowners.

1.6 Navigating the Welcome Page

You can access all sections of your HARP application from the side navigation. Each time you access this page, you will see one of two messages.

- If you are **beginning** your application, the following screen will appear. Click the "Start the HARP Application" button after reading the introductory text.

- If you are **continuing** your application, the following screen will appear. Resume your application with the "Click here to continue" button.

IMPORTANT NOTE:

As you progress through your HARP application, it is very important that you save all edits frequently. The online portal times out after 15 minutes of inactivity. If you have not saved your information at each step before clicking "Continue," your progress may be lost.

1.7 Understanding the Sidebar

To the left of your welcome screen, you will see the individual sections of your application. You can access a section at any time by clicking it in the sidebar. Instructions for each sidebar section appear under **APPLICATION SECTIONS**.

1.7.1 "Check Mark" Symbols in the Sidebar

When you complete and save all necessary information for a section of your application and click "Complete," that section will be marked with a green check mark in the sidebar. You can see an example of a green check mark at the top left of the sidebar screenshot on the next page.

If you need to make changes or submit additional documents, you can return to any section at any time before you submit your final completed application later in the process. If you have completed a section, you will need to click "Reopen" to edit the contents. Remember to save your edits before clicking "Complete."

1.7.2 "Lock" Symbols in the Sidebar

Locked sections are accessible on an as-needed basis only. You can see an example of a lock symbol at the bottom left of the sidebar screenshot on the next page.

All locked sections in the sidebar will remain locked unless, and until, ReOregon has cause to unlock them for you during your application process.

1.8 Creating Electronic Signatures

At various points throughout your application, ReOregon will need to collect electronic signatures. Applicants and co-applicants can simply type their names into text boxes, as required, and this information will be saved and associated with your application.

1.9 Learning About Tool Tips

At various points throughout your application, you may see small blue circles with white question marks beside questions or fields. These icons are called "tool tips." Click on any tool tip icon to get more information.

A. Contact Information

Please provide the requested basic contact information below. Note: Required fields are indicated by (*).

A.1. First Name*:

A.2. Last Name*:

A.16. Is there a Co-Applicant*? ❓
- ○ Yes
- ○ No

A.3. Chosen/Preferred Name: ❓

Application Sections

2 Application Sections

IMPORTANT NOTE: Your application will be considered FINAL and non-editable once you complete and save all sections and then submit your application for ReOregon's review. Remember to take the time to review all sections carefully, and always save your work before proceeding to the next section or exiting the portal.

2.1   Contact Information

Use this section to provide the following basic identifying information, including your first and last name, preferred language, current address, mailing address, email, and phone number.

We will also ask you several questions about the following:

- If you require assistance due to disability, or need special accommodations filling out the application (such as TTY/teletype)

- Information about your damaged or destroyed home (property address and county)

- Information about temporary rental assistance from other recovery programs

- Information about other organizations providing you with HARP assistance

Finally, if you have a co-applicant, click the "Yes" button next to the corresponding question. (A co-applicant is defined as an additional owner/occupant of the home — for example, a spouse or parent.) You will be asked to answer several additional questions about your co-applicant.

When you have filled out the page, click "Save," then click "Complete & Continue" to proceed.

2.1.1   Consent to Release Form

This form will help ReOregon determine your HARP eligibility and your potential grant award.

To proceed, you will need to click two checkboxes to acknowledge your agreement with the terms of the disclosure and to electronically sign at the bottom of the page (along with your co-applicant, if any).

When you have filled out the page, click "Save," then click "Complete & Continue" to proceed.

2.1.2   Stop Work Order

When you submit your HARP application, you and your contractors are mandated by federal law to immediately stop all repair, reconstruction, acquisition, or replacement projects on your property until ReOregon provides you with a Notice to Proceed. Also, you are prohibited from entering into any new contracts during this period. This is required so that ReOregon can get an accurate damage assessment and better calculate the value of remaining work.

On this form, you will be asked to verify:

- Whether an existing contractor was working on your property at the time of your HARP application

- Whether repairs or reconstruction started prior to submittal of your application

- Whether you have paid any deposits for a replacement manufactured home or stick-built home prior to applying for HARP

When you have filled out the page, click "Save," then click "Complete & Continue" to proceed.

2.2   Applicant Information

On this page, you will be asked to verify your identity as the primary applicant for HARP assistance and to submit supporting documentation.

The following information will be required. **You cannot edit information in fields that are colored gray because your responses from the Contact Information section will be carried over.**

- First and last name

- One form of government-issued identification or two forms of government-issued non-photo forms of identification

    o   For more details about acceptable forms of identification, see the "HARP Documents Checklists" document checklist in the **Appendix**.

- Information about your co-applicant, if any

- Code word (for identifying yourself to ReOregon staff via phone)

- Alternate contact

- Power of Attorney certification

- Household details (e.g., tenants currently living at affected property, household members with disabilities, request for hardship exception)

When you have filled out the page and uploaded all required documents, click "Save," then click "Complete & Continue" to proceed.

2.3   Damaged Home Information

You will be asked various questions about the damaged home and will have the opportunity to provide applicable supporting documentation. Based on your answers, you may be asked to answer several additional questions or upload additional documents.

For more details about acceptable forms of proof of ownership and occupancy, see the "HARP Documents Checklists" document checklist in the **Appendix**.

When you have filled out the page and uploaded all required documents, click "Save," then click "Complete & Continue" to proceed.

2.4   Household Composition

List the names, birth dates, and demographic information (e.g., relationship to homeowner, gender, race, ethnicity) for all occupants of the home, beginning with the primary household member. You will be able to add additional rows if needed.

When you have filled out the page completely, click "Save," then click "Complete & Continue" to proceed.

2.5   Income Verification

As part of your HARP application, you must submit income documentation for all permanent household members ages 18 or older.

You must provide annual income information (from all sources) for all adult household members, whether or not they file tax returns. You must also list all adult household members who receive zero income, as well as household members who are minors. Income information is not required for minors. At least one source of income or a certification of "Zero Income" must be selected for each adult household member ages 18 or older.

If you are married and filing taxes jointly with your spouse, choose the appropriate tax return documents for both household members. You should split the full adjusted gross income value in half and report half of the income for each joint filer.

For more details about acceptable forms of income, see the "HARP Documents Checklists" document checklist in the **Appendix**.

When you have filled out the page completely, click "Save," then click "Complete & Continue" to proceed.

2.6   Disaster Recovery Status

On this form, you will answer questions about:

- Total money you have spent to date on the rebuilding or replacement of your damaged or destroyed home

- Total money from private funding sources you have spent to date on the rebuilding or replacement of your damaged or destroyed home

- Your homeowner's insurance policy

- Your Federal Emergency Management Agency (FEMA) registration, if any

- Small Business Administration loan(s), if any

- Funding from Oregon state programs and/or other funding sources

You will also be required to upload documentation proving your property damages, to provide more details about specific disaster-related expenses you have incurred, and to certify any purchase agreements, work orders, contracts, or installment agreements you have executed. Finally, you will be asked whether you experienced contractor fraud associated with the repair, rebuilding, or replacement of your home.

For more details about acceptable forms of proof of disaster assistance and contractor fraud, see the "HARP Documents Checklists" document checklist in the **Appendix**.

When you have filled out the page and uploaded all required documents, click "Save," then click "Complete & Continue" to proceed.

2.7 Project Selection

On this form, you will be asked to identify the type of assistance you need from ReOregon and HARP. This can include help with starting or completing the purchase of a replacement manufactured home, purchasing a home in a ReOregon park or housing development, reconstructing a stick-built home, completing repairs, making your home safer and more livable, purchasing a stick-built home that is move-in ready, or reconstructing a multiplex home. If you are unsure, mark "I do not know."

Use the drop-down menu to make your selection, answer the follow-up questions, click "Save," then click "Complete & Continue" to proceed.

2.7.1 Right of Entry: Damaged Home

As part of your HARP application, you must complete a Right of Entry form granting ReOregon and its representatives permission to access your damaged or destroyed property. This will enable us to perform mandatory inspections, site visits, environmental surveys, and any information collection necessary to assess and evaluate the condition or progress of the property, home, or project.

On this form, you will need to confirm the address of the damaged home and certify your current property ownership status, using a drop-down menu of options. Finally, you and any co-applicant must electronically sign the form.

When you have filled out the page completely, click "Save," then click "Complete & Continue" to proceed.

2.8 Final Review

This is the last step before you submit your final and non-editable HARP application for ReOregon's review.

- You can review and edit any section of your HARP application online by clicking any completed section in the sidebar. Click the "Reopen" button located at the bottom of the page, make your edits, click "Save," then click "Complete & Continue" to close out of the section.

- You will be able to download and review a printable, read-only PDF version of your application by clicking the "Print Application" button at the top of the left-hand menu.

Once you've completed your final application review, click "Save," then click "Complete & Continue" to proceed to the final submission page.

2.9 Application Submission

Before you submit your HARP application, you must certify a few final things, including:

- That all repairs, reconstruction, property acquisition, or replacement must stop until further notice

- Whether you have a conflict of interest

- That you have received all program-specific forms and/or notices

- That you authorize ReOregon to determine your eligibility for HARP

Finally, you and any co-applicant must electronically sign the form. When you have filled out the page completely, click "Save," then click "Complete & Submit."

Congratulations! You've submitted your HARP application. ReOregon will be in touch with you about next steps.

Appendix

HARP
Documents Checklist

If you are from a low- or moderate-income household and you lost your primary residence in the 2020 Labor Day Disasters, the ReOregon Homeowner Assistance and Reconstruction Program (HARP) can help.

To apply for HARP, you will need to provide documents to support your application. Use this checklist to keep track of everything you need.

You can find detailed information about the list on **re.oregon.gov**. If you have questions, please call **877-510-6800** or email **housingsupport@reoregon.org**. We are happy to assist you.

Below are acceptable forms of proof. If these are not available, the program will consider other evidence that you provide.

Proof of identity (*required*)

You and any co-applicant must prove your identity to make sure any benefits are correctly awarded to you.

Note: U.S. citizenship or legal residency in the United States is not a requirement for participating in HARP.

☐ **Provide one of the following forms of identification that contains a photograph:**

- Driver's license (not expired more than 13 years)
- State-issued ID (not expired more than 13 years)
- Passport or passport card (not expired more than 5 years)
- Current military or armed forces ID
- Current Oregon federally recognized Tribal ID
- Oregon concealed weapon/handgun license (not expired more than 5 years)
- Oregon Department of Corrections release ID (issued after 2005)
- Consular ID (not expired more than 5 years)

- Valid foreign passport
- Certificate of Citizenship (Form N-560 or N-561)
- Certificate of Naturalization (Form N-550 or N-570)
- Permanent resident card or alien registration receipt card (Form I-151 or I-551)
- Valid employment authorization card (Form I-688)
- Valid reentry permit (Form I-327)
- Valid employment authorization document issued by INS (Form I-688B)

☐ **If the above options are unavailable, provide two of the following:**

- Social Security card
- Birth certificate
- Voter registration
- Medicare or Medicaid card
- Health insurance card

- U.S. marriage license or certificate or record of marriage
- W-2 or 1099 tax form
- Oregon student ID (issued within the last 5 years)
- School registration

EQUAL HOUSING OPPORTUNITY

Verification of income *(required)*

You will need to provide documents that show your household's current income. All household members ages 18+ are required to state their income (including members with zero income).

☐ **Household members who file tax returns must submit one of the following:**
- Most recent calendar year tax return (Form 1040)
- IRS Form 8879

☐ **Household members who do not file tax returns must submit documentation of all income sources, including wages, pension payments, investment income, child support, etc.**
- Three months of wage data/paystubs will be required.

Household members who have zero income will be required to certify that they do not have any income.

Disaster assistance received and uses *(if applicable)*

Any disaster assistance you may have received must be verified. You will need to submit documents with the amount received, from whom, and the purpose of the assistance.

☐ **Private insurance:**
- Homeowner's policy declaration page
- Homeowner's insurance claim determination letter

☐ **Federal assistance:**
- Federal Emergency Management Agency (FEMA):
  - FEMA denial letter or award letter
  - FEMA award letter for Temporary Housing Unit (THU) or Transportable Temporary Housing Unit (TTHU)
- Small Business Administration (SBA):
  - SBA loan agreement or denial letter *(recommended)*
  - Subsidized loan attestation

☐ **State assistance:**
- Award or determination letter(s)

☐ **Local, nonprofit, and other sources:**
- Award or determination letter

☐ **Recovery expenses:**
- Construction, demolition, and/or site preparation contract(s)
- Manufactured home purchase agreement
- Replacement home proof of deposit
- Any other agreements, work orders, installment agreements, or contracts

☐ **Legal settlements:**
- Settlement letter or other notice of payment from a third-party liable for the damage to your home.

Contractor fraud *(if applicable)*

If you have filed a civil or legal complaint of contractor fraud, you may be considered for a duplication of benefits reduction. Contractor fraud complaints will not be considered due to poor work or only because the work did not meet your expectations. You must provide evidence of payment(s) made to the contractor/builder that show you tried to use the assistance properly.

You must also prove the project was not completed. This can include photos showing the current condition of your home or an estimate of the cost to complete the reconstruction, rehabilitation, or replacement from a new contractor. You must also provide evidence that you have filed a complaint with the appropriate authorities or initiated legal action against the contractor/builder accused of fraudulent practices.

- **Required** — signed contract/work order/invoice
- **Required** — proof of payment

- **Required** — formal filed complaint(s)
  - This can include a police report, attorney general filed complaint, or **Construction Contractors Board** filed report; or
  - Record of civil or criminal suit.

Proof of ownership *(required)*

You must prove you owned the property or damaged structure at the **time of the disaster.** If you are seeking funding to rebuild on the same site, you must prove you are the current owner at the time of application. Ownership must be maintained through program closeout.

- ☐ **Homes on land owned by the homeowner:**
  - Deed
  - Copy of electronic property tax record available from your county

  - Other ownership documents if the land is not currently in your name

- ☐ **Manufactured homes (MH):**
  - Record from the **Oregon Manufactured Home Ownership Document System**

  - Notarized bill of sale demonstrating transfer of ownership

- ☐ **Homes on leased land:**
  - Recorded document, such as lease or bill of sale

  - Property tax record

Proof of occupancy and primary residency *(required)*

You must provide supporting documentation that includes the damaged or destroyed home address, dated on or before Sept. 7, 2020, that lists you as the resident.

- ☐ **Provide one of the following:**
  - FEMA Individual Assistance letter (if the awarded repair or replacement assistance was from FEMA)
  - SBA determination letters (that specify primary residence)
  - 2020 tax return (Form 1040) or Request for Extension

  - Government-issued ID (must list address)
  - Homeowner insurance policy (that specifies primary residence)

- ☐ **If one of the above cannot be provided, submit two of the following:**
  - Utility bill or letter from utility company confirming services to your home, in your name, in August/September 2020
  - Credit card or bank statement from August/September 2020
  - Voter or school registration showing your or your minor child's name from the time of the disaster

  - Federal benefits documentation — for example, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Medicare; unemployment; Temporary Assistance for Needy Families (TANF)

☐ **Special circumstances (if above proof cannot be provided):**

- Active military duty or deployment: evidence of assignment away from primary residence at the time of the disaster
- Living elsewhere due to illness
- Incarceration
- Nursing home/assisted living

Property damage verification *(required)*

Property must have been damaged as a direct result of the 2020 Labor Day Disasters.

☐ **Submit one of the following, if available:**

- FEMA Individual Assistance award letter
- Damage assessment
- Local government record
- Disaster assistance documents
- Before and after photos of the home

Mortgage/lender information *(if applicable)*

☐ **Mortgage status:**

- Current mortgage or chattel loan (a loan for movable personal property such as a manufactured home) statement
- Formal payment plan

☐ **Proof of forced mortgage payoff**

Property tax information *(if applicable)*

☐ **Proof that property taxes are current (unless the program can verify status online)**

Alternate contacts *(if applicable)*

- Power of attorney (POA)
- Tenant contact information