

Do You Qualify for HARP?



If your home was damaged or destroyed in the 2020 Labor Day Disasters, the Homeowner Assistance and Reconstruction Program (HARP) can help. This program provides financial assistance to repair, rebuild, or replace affected homes.

You could be eligible for HARP if you meet the following requirements.

- You owned a home that was your primary residence in the county of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion, and the home was damaged or destroyed during the 2020 Labor Day Disasters.
- Your property sustained damage and you have a remaining construction need.
 - Your home must have **at least \$3,000 in remaining repairs** to be eligible for HARP assistance. This amount will be determined during inspections.
 - HARP does not cover the cost of items that do not contribute to the livability of the home, such as high-end fixtures, finished basements, carports, sheds, garages, swimming pools, decks, or fences.
- The damaged structure must be a single-family residence, a manufactured home, or an owned unit in a multiplex (such as a duplex or a condominium).
- You are in good standing on your mortgage and property taxes. (Good standing means your most current statement shows you are current on payments or that you are in compliance with a payment plan.)
 - If you are not already current, you can still apply, but you will need to be current, working to resolve the issue, or on a payment program before receiving an award. Your lender will be asked for their consent for you to participate in the program. Housing counselors will be provided to help you with these issues. See oregon.gov/ohcs/Pages/talk-with-a-housing-counselor.aspx for details.
- Your household income must be at or below the levels in the chart on the next page.

Did you know?

You do not need to be a U.S. citizen or resident to receive HARP assistance. Current U.S. government “public charge” rules only apply to cash benefits; see uscis.gov/policy-manual/volume-8-part-g for details.

Because HARP is not a cash benefit, it would not be considered as evidence to deny a green card. If you have concerns about what this means for you, please talk to your immigration attorney.

To use the chart below, locate the county where you lived at the time of the disasters in the left column. Then, look across the row to the column that best describes how many people will be living with you in your restored home if you are eligible for HARP. This amount represents 120% of the area median income where you live. Your current income (“Adjusted Gross Income”) must be no more than the amount shown for you to be eligible to receive HARP assistance.

County	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Clackamas	\$99,100	\$113,300	\$127,450	\$141,600	\$152,950	\$164,250	\$175,600	\$186,900
Jackson	\$73,750	\$84,300	\$94,800	\$105,350	\$113,800	\$122,200	\$130,650	\$139,100
Klamath, Lincoln, or Douglas	\$67,950	\$77,650	\$87,350	\$97,100	\$104,850	\$112,600	\$120,400	\$128,150
Lane	\$74,850	\$85,550	\$96,250	\$106,900	\$115,450	\$124,050	\$132,600	\$141,150
Linn	\$71,300	\$81,500	\$91,700	\$101,900	\$110,050	\$118,200	\$126,350	\$134,500
Marion	\$76,700	\$87,650	\$98,600	\$109,550	\$118,300	\$127,100	\$135,850	\$144,600

Source: HUD Income Limits Data (www.huduser.gov/portal/datasets/il.html#year2024)

Who is a “household member?”

HARP considers most people who share the same house, whether they are related or unrelated, to be members of the same household. However, the following do not count as household members and are not included when calculating your household income.

- Foster children
- Live-in aides or other employees and their children
- Unborn children (only considered for bedroom count)
- Children being pursued for legal custody or adoption who are not currently living in the home
- Tenants
- Temporary household members

Other things to know before you apply.

- Damaged structures that are NOT eligible for HARP assistance include second homes, foreclosed homes, recreational vehicles (RVs), campers, detached structures, unpermitted housing units, and mixed-use buildings.
- You may be eligible for assistance if your home was damaged by **straight-line winds** but not fire.
- **New owners** of disaster-damaged homes are not eligible.
- HARP can fund construction **anywhere in the eight affected counties**. If you move elsewhere, HARP can only help you purchase an existing home that does not require any additional work or repairs. Applicants are encouraged to talk with a program representative before purchasing a new home.
- 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 the future.

Contact us. We can help get you started.



Visit 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.

Got Questions?

Email: housingsupport@reoregon.org

Call: 877-510-6800