



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.

Pathway	Desired Outcome	Scenario
 <p>Reconstruction</p>	<p>New stick-built home on land that you own or lease*</p>	<p>You had a stick-built or modular home that was severely damaged or destroyed by wildfire or straight-line winds in 2020.</p>
 <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>

Pathway	Desired Outcome	Scenario
 <p>Manufactured Home Replacement</p>	<p>Replacement of your damaged manufactured home on land that you currently own, currently lease, or will secure a lease for[†]</p>	<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>

 <p>Home Purchase</p>	<p>Purchase of a stick-built or manufactured home that is already installed^{†‡}</p>	<p>You are seeking assistance to purchase an existing stick-built or manufactured home that requires no additional construction or repairs.</p>
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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.

Got Questions?

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