Your Applicant Journey

Through the Homeowner Assistance and Reconstruction Program

Applying for, Receiving, and Using the Funds You Need To Recover and Rebuild

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If your home was damaged or destroyed in the wildfires and straight-line winds of 2020, you may be eligible for help through ReOregon's **Homeowner Assistance and Reconstruction Program (HARP).**

Depending on your needs, ReOregon may be able to help with the rehabilitation or reconstruction of your property, the replacement of a manufactured home, or a home purchase. You will find a detailed walk-through of the entire process on the following pages.

Got Questions?
Email: housingsupport@reoregon.org
Call: 877-510-6800 or 541-250-0938

Step 1: Complete an Eligibility Questionnaire

Before you apply for HARP, you must fill out and submit an online Eligibility Questionnaire, which lets you provide basic information about your household and your property. This will help ReOregon determine if you can apply to HARP.

Completing the questionnaire is required before beginning the HARP application process. The questionnaire should take about 15–30 minutes to finish, and you will not need to submit any documents.

Filling out your questionnaire

Online: Visit our website at re.oregon.gov.

By phone: Reach our Call Center at **877-510-6800** or **541-250-0938** to provide your information over the phone. If you prefer, we can help you fill out the questionnaire online.

In person: Set up an appointment at the local ReOregon Intake Center closest to you by emailing housingsupport@reoregon.org or calling the Call Center at the numbers above. Visit oregon.gov/ohcs/disaster-recovery/reoregon/harp/Pages/participant-resources.aspx#intake-centers for a list of Intake Centers in your area.

What information will you need to provide?

- ☐ Contact information for you (the applicant) and anyone applying with you (co-applicants, such as a co-owner of the damaged or destroyed home)
- ☐ Property address of the damaged or destroyed home
- ☐ County in which the damaged or destroyed home was located
- ☐ Type of property structure that was damaged or destroyed (stick-built home, manufactured home, mobile home, etc.)
- ☐ Number of household members
    - When counting household members, count only those who will be living with you if you are eligible for HARP.
    - Household members are defined as individual adults or children (regardless of age) who share the same house, even if they are unrelated.
    - You should not count any temporary members such as foster children, wards, or employees unless they are considered tenants.
- ☐ Total household income, based on the adjusted gross income for all adult members of the applicant's household
    - The deductions from your total income that are in the adjusted gross income are listed on Page 2 of this IRS form.
- ☐ Current status of the rebuilding or replacement of your damaged or destroyed home

Step 1: Complete an Eligibility Questionnaire (continued)

Important notes

Before you begin, be sure you are ready to fill out the entire questionnaire, because the form cannot be saved. Fill in all required fields and click "Submit" before you close the browser window or you will lose all the information you entered.

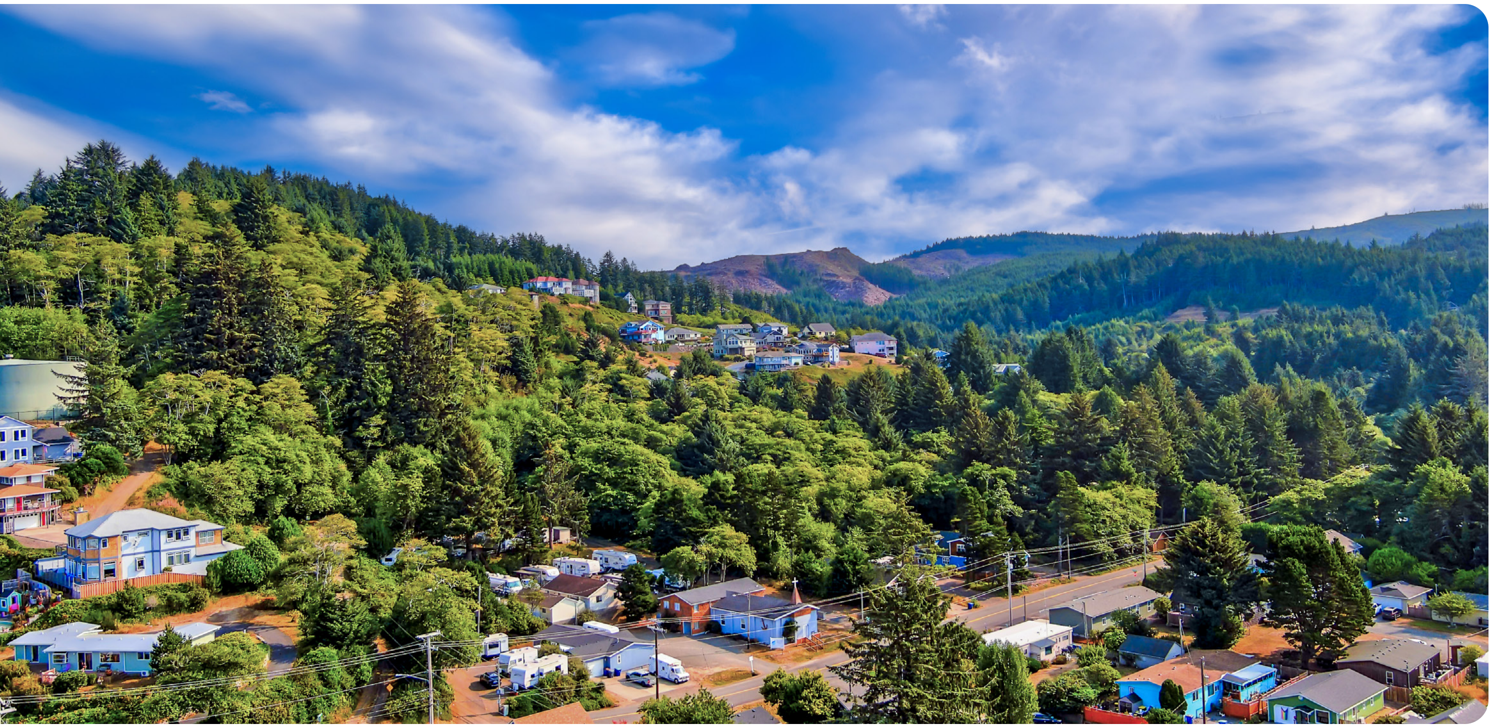
Submit only one form per household. Submitting more than one form may increase the time it takes to process your questionnaire.

If you need to make a correction to your submission or if you are unsure whether you have already submitted a form, email housingsupport@reoregon.org or contact our Call Center at **877-510-6800** or **541-250-0938** for assistance.

Based on your responses, ReOregon will inform you of the results.

You may qualify to apply to HARP. If you meet income, repair status, and homeownership/eligible property requirements, you can move forward with your HARP application.

You may qualify for other programs. If your questionnaire results show that your damaged property does not meet the basic eligibility criteria for HARP, we will refer you to other programs that may benefit you.



Step 2: Submit an Application

If ReOregon determines that you may be eligible for HARP, we will invite you by email to submit your application and documents in one of the following ways. Choose the one that is most convenient for you.

How to submit your application

Online: Follow the link in the email to fill out your application on the HARP Application Portal.

In person: Contact our Call Center at **877-510-6800** or **541-250-0938** or email housingsupport@reoregon.org to make an appointment at the ReOregon Intake Center closest to you. Home visits are available upon request.

Mailing a paper application: Request a paper application by contacting our Call Center at either number above or by calling or visiting an Intake Center closest to you. Note that you may still need to meet with us in person to complete the application.

What forms will you need to fill out and sign?

- ☐ Consent To Release
- ☐ Stop Work Order
- ☐ Household Composition
- ☐ Certification of Income
- ☐ Duplication of Benefits Certification
- ☐ Alternate Contact
- ☐ Tenant Contact Information (if applicable)
- ☐ Right of Entry
- ☐ Acknowledgment of Receipt of Program Forms or Notices
- ☐ Additional forms or notices as needed

What documents will you need to provide?

To apply for HARP, you will need to collect the following documents and provide them to us.

Required documents:

- ☐ Proof of identity (such as photo ID)
- ☐ Proof of current annual household income
- ☐ Proof of ownership for a home damaged or destroyed by wildfires and/or straight-line winds in 2020
- ☐ Proof of prior occupancy of the damaged or destroyed home as a primary residence
- ☐ Property damage verification

If applicable:

- ☐ Details about other insurance or other disaster assistance recovery funds received and used
- ☐ Proof of recovery expenses and/or contractor fraud
- ☐ Mortgage/lender information
- ☐ Property tax information
- ☐ Additional documents, such as power of attorney or tenant contact information

For more information, visit our Preparing To Apply webpage.

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Step 2: Submit an Application (continued)

Here are some important things to know before you apply.

- ☐ Your application must be **truthful and complete**.
- ☐ You must let us know **if your circumstances change** after you submit the application.
  - If requested by the state, its representatives, or agents; the U.S. Department of Housing and Urban Development (HUD); or the HUD Office of Inspector General, you will be required to provide more documentation or verification for any changes.
  - You may be subject to audit and further review during your participation in HARP and for up to five years after the state closes out its grant with HUD.
  - If you do not comply with these requests, you may be required to repay some or all of the funds you received through HARP.
- ☐ You must have access to an **email address** (either your own address or one belonging to a family member or friend) so ReOregon can stay in contact with you.
- ☐ You may use an **electronic signature** on your application and any grant agreements.
- ☐ You may give **power of attorney** to another person to speak or act on your behalf during the application process. You will need to submit a copy of the notarized power of attorney.
- ☐ Generally, HARP documents only require a **signature from the applicant** (or individual with power of attorney). Most forms in your HARP application, such as a Stop Work Order, Consent To Release form, and Submission form, will need to be signed by the applicant and co-applicant.
  - In some cases, other individuals may need to sign the application and/or award. Examples include properties going through succession or heirship, cases of divorce in which the property settlement is not complete, and other situations when it is uncertain whether all owners agree to complete the reconstruction or replacement of the damaged home.
- ☐ You can choose another person as an **alternate contact** for your application. They can provide and receive information about your application, but they cannot make any decisions or sign documents for you.

Important notes

You must stop all in-progress construction and repairs once you submit your application. Failing to do so may disqualify you from receiving HARP assistance.

HARP

Step 3: Await Eligibility Review

How does ReOregon determine your eligibility for HARP?

To qualify for any phase of HARP, you need to own or have owned a property that was damaged or destroyed by wildfire or straight-line winds in 2020. The property must have been your primary residence at the time of the disasters and located in the county of Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, or Marion. Second homes, vacation homes, and rental properties are not eligible.

We will review how much income your household makes to decide whether you are eligible to get help during the current phase of HARP. You must be in good standing on your mortgage and property taxes (either current on your payments or following a payment plan).

How does ReOregon determine your property's eligibility for HARP?

To qualify, your property must have been damaged or destroyed by wildfire or straight-line winds in 2020.

Note that some or all of your home repairs may not qualify for HARP assistance if there are local or state land use restrictions preventing the reconstruction, replacement, or rehabilitation of your home. Also, your home may not qualify if it is a structure that is not permitted or allowed under local land use regulations.

Once ReOregon receives your completed HARP application and supporting documents, we will review them to determine whether you are eligible.

- ☐ If you are **eligible** for HARP, you will get a Preliminary Notice of Eligibility, which means you meet basic program eligibility requirements.
- ☐ If you are **not eligible** for HARP, you will receive an Ineligibility Notice, which will explain the reason your application was not accepted. However, applicants who receive such a notice may be eligible for potential future phases of HARP.

Important notes

During our eligibility review process, we will assess both your **applicant-related criteria** (such as identity, homeownership, occupancy as a primary residence, and household income) and your **property-related criteria** (including location, structure type, property damage, and recovery status).

All criteria must meet program requirements for your case to be eligible. Your assigned ReOregon case lead will be in contact if more information is needed.

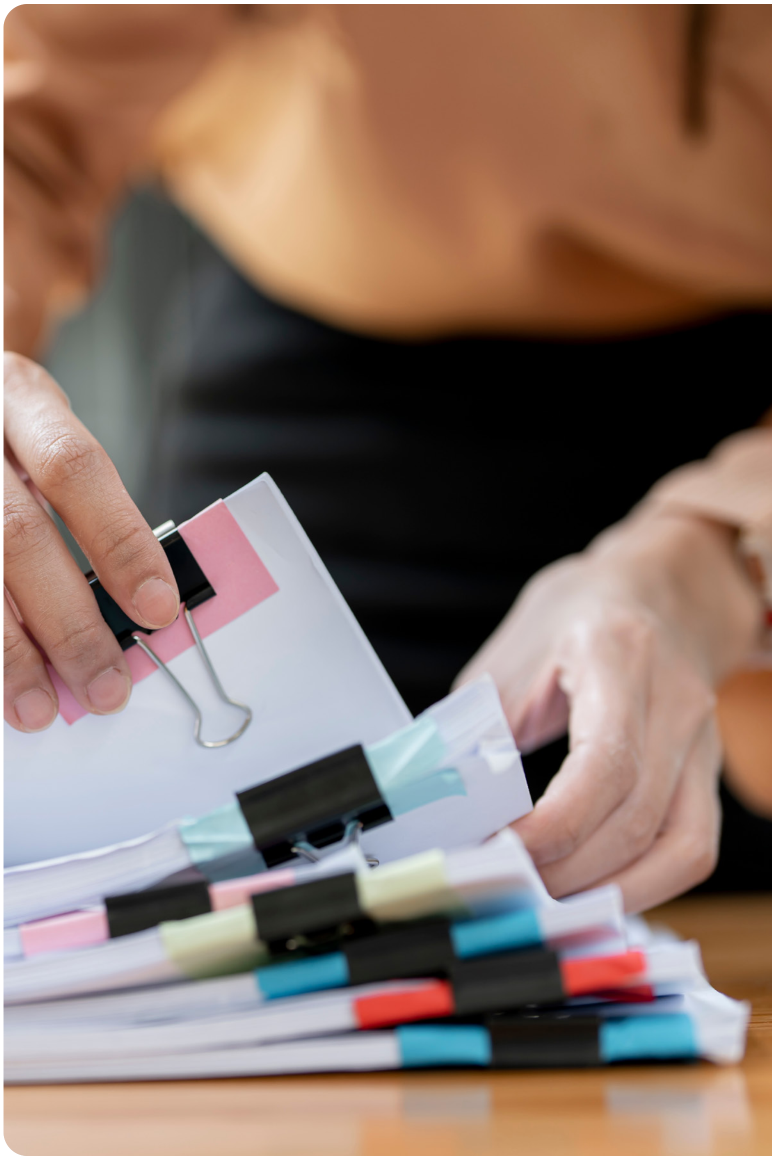
Step 3: Await Eligibility Review (continued)

If your application is not accepted, what can you do?

If you disagree with the decision and believe an error has been made, **you must notify the program in writing within 30 calendar days of the decision** (defined as either the date of electronic notification or the certified mail delivery date).

Sending supporting paperwork
Generally, you must submit proper supporting paperwork in order to contest our decision properly. For instance, if you have, or had, an ownership issue (such as proving you own the property, having a lien on the property, or being behind on your mortgage and/or taxes), but you have documented proof that you have either resolved or are resolving the situation, you may be successful.

Requesting help
If you have other problems that make it hard for you to qualify, we can connect you with experts who can help — including housing counselors and legal services.



Step 4: Notify ReOregon About Other Funding

If you participate in HARP and another program, insurance company, or third party has already provided you with some or all of the funds you need to repair, rebuild, or replace your damaged or destroyed home, you cannot claim HARP assistance for the same purpose unless you have an unmet financial need that requires additional funding. This would be considered **duplication of benefits** (DOB).

What happens during a DOB review?

ReOregon will check your HARP application documents and verify any prior disaster assistance you have received.

If you received financial assistance from sources we cannot check or if a dollar amount you have received is different from the amount verified by the source, we may ask for more documentation. Private insurance documentation, if applicable, should include your policy number, submitted claims, settlements, and/or denial letters. If you did not have private insurance, we will ask for a Certificate of No Insurance.

ReOregon will also review how the applicant used funds that were received for similar or the same HARP purposes. In the case of assistance for rebuilding or repairing a home, this review could be accomplished by a "Work in Place" inspection.

What are common sources of disaster assistance other than HARP?

Assistance can come from a wide variety of public and private funding sources. These include, but are not limited to:

- ☐ Federal Emergency Management Agency (FEMA)
- ☐ U.S. Small Business Administration (SBA)
    - Loans that were declined, canceled, or revoked are not considered duplicates. (If the loan was canceled in part, the portion that was not canceled or revoked would remain a potential DOB.)
- ☐ Private insurance (Allstate, State Farm, Lloyd's, etc.)
- ☐ Private/nonprofit organizations or donations (long-term recovery groups, Catholic Charities, Red Cross, Salvation Army, etc.)
- ☐ Other state, local, or federal public programs
- ☐ Oregon Housing and Community Services (OHCS) Manufactured Home Replacement program
- ☐ OHCS Wildfire Recovery and Resilience Account
- ☐ Oregon Department of Consumer and Business Services Fire Hardening Grant program
- ☐ Energy Efficient Wildfire Rebuilding Incentive program (Oregon Department of Energy)

Important notes

You must notify ReOregon about funds you have already received, and you will be responsible for contributing those funds to your project. Avoiding DOB enables ReOregon to distribute HARP funds to more survivors who need assistance.

Step 5: Perform a Property Inspection

Your property must undergo inspections and an environmental review to ensure that your project will not have a negative effect on the surrounding environment or the occupants of the home. The HUD environmental review process must be completed before any funds are committed through a HARP grant agreement and paid out for eligible activities.

ReOregon staff members can help you understand the inspection and environmental review requirements pertaining to your project.

What inspections and environmental reviews will be performed?

If your property is considered "preliminarily eligible," the three mandatory reviews below will be performed once you complete a Right of Entry form. This form allows ReOregon to access your property for site visits, inspections, and site surveys for the duration of your project.

- ☐ A **Damage Verification** inspection will verify the damage sustained as a result of the disaster and will document all present site conditions that may impact the scope of work and/or construction.
- ☐ A **Scope of Work (SOW)** inspection will determine the value of the work completed and/or remaining, and identify environmental concerns. A Work in Progress Report confirms disaster-related damages and estimates the amount of work previously completed, while an estimated cost of repairs details the work required to bring your home up to HARP standards.
- ☐ An **environmental review** will identify environmental concerns such as asbestos, lead-based paint, mold, and other hazards associated with the project.

ReOregon will always try to notify you of future site visits as soon as possible.

If there are hazardous materials identified on your property or in soil samples, you will be required to work with your contractor to reduce or remove these existing hazards according to an SOW that ReOregon will prepare for you. You will not receive a Notice To Proceed for your project until you and your contractor have addressed the hazards.

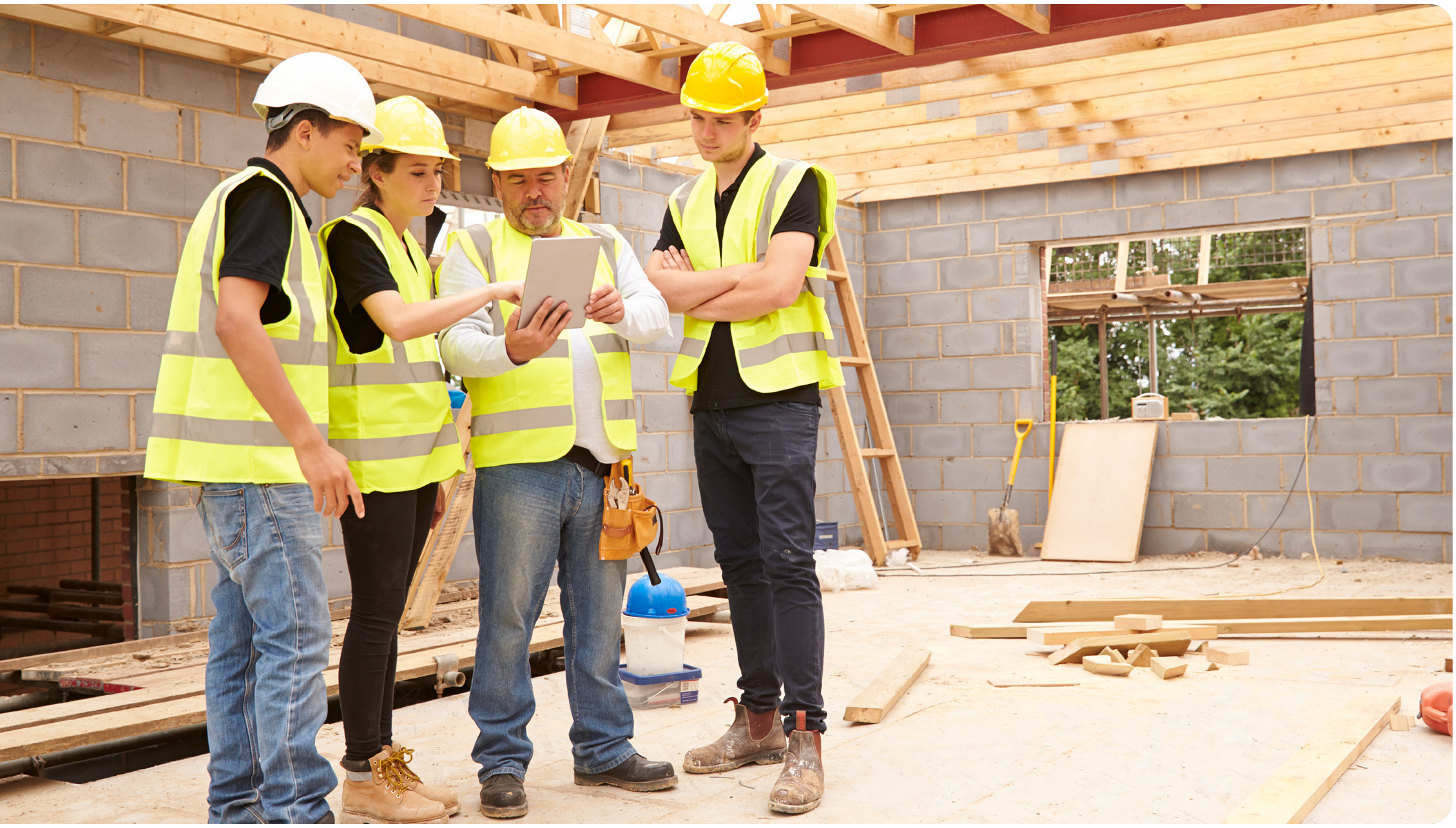
In order for ReOregon to issue HARP payments or perform inspections, you will be required to provide all needed building and work permits, as well as approvals from all previous property inspections related to your project.* These permits may be issued by the local authority, which may be your city, county, or both.

*Specialty permits may be issued in instances of environmental concerns including, but not limited to, lead-based paint, materials containing asbestos, and mold.

Step 5: Perform a Property Inspection (continued)

Here are other important things you should know about site inspections and reviews.

- ☐ All construction activity identified in the environmental review must match the activity scoped for your project.
- ☐ No work on your property is permitted during the environmental review process. Any violations of this requirement may jeopardize HARP assistance for your project, could result in you having to repay disallowed costs, and may cause your project to be discontinued.
- ☐ You are responsible for actively participating in the inspection process and providing access to your property for damage assessments, hazardous materials testing, jurisdiction inspections, and construction progress inspections.
- ☐ If you need to (or are eligible to) relocate to a different site due to health or safety reasons once the primary environmental review is complete, a secondary environmental review must be performed prior to construction.
- ☐ The Oregon Department of Environmental Quality requires a demolition notification even if no asbestos was identified during your building inspection.



Step 6: Receive Grant Award Details

Once ReOregon has all the data needed to determine your preliminary HARP grant amount, we will calculate your award. Your award data will include, but not be limited to, determinations of the following:

- ☐ Your DOB amount†
- ☐ Work in progress amounts
- ☐ Environmental compliance review amounts
- ☐ Estimates from dealers and/or builders
- ☐ Environmental review and requirements
- ☐ Environmental hazard assessments
- ☐ Maximum award caps for rehabilitation, replacement, or reconstruction
- ☐ Other types of assistance for which you may be eligible

How are HARP funds distributed?

If you have a homeowner responsibility amount that you must contribute, all funds must be available before you sign your grant agreement. Following the Notice To Proceed, the full amount must be paid to the approved contractor before any CDBG-DR can be issued.

Please see the ReOregon HARP Policy Manual for more details about homeowner responsibility submission and for examples of how awards are calculated.

How are DOB funds distributed under the ReOregon Home Purchase Path?

According to the preliminary settlement statement, applicants with a homeowner responsibility are required to send their funds to the closing/escrow agent or title company when the grant is executed. Before an applicant is approved to receive a HARP award, the settlement will be reviewed to confirm the amount.

What is reasonable-cost analysis?

ReOregon conducts a review of all HARP projects to make sure costs are reasonable. If they are deemed unreasonable, or if a project exceeds the maximum award cap, you may be required to identify different recovery options. ReOregon will explain your path options and the limitations of your award as needed during your application process.

In every instance, your total award will be either the amount of the eligible costs for your project or the maximum award cap (less DOB), whichever is less. You will not be awarded funds in excess of the actual costs needed to complete your project.

† The program will determine the estimated cost of the project and deduct the final DOB amount. For all paths other than ReOregon Home Path, you must contribute any DOB toward the project prior to HARP funds becoming available to you.

Step 7: Confirm Your Grant Agreement

Your HARP grant agreement is a collection of all the documents that must be agreed to and executed before ReOregon can fund your project and/or issue a Notice To Proceed either to you or to your chosen contractor.

These documents include **a grant agreement and other documents required** to disburse HARP funds to you, plus other forms as needed.

ReOregon will review your grant agreement files to ensure that your information is accurate and complete, that your eligibility is verified, and that benefit calculations for your property are correct.[‡] You may sign your grant agreement documents electronically, in person, or by mail.

Important notes

Please note that your grant agreement officially makes you a participant in HARP. This means you are obligated to comply with all HARP rules, requests, and restrictions even after your award has been granted and your file has been closed.

What do you need to do before your grant agreement is issued and executed?

You must prove, and your inspector must verify, that your property was damaged or destroyed by wildfires and/or straight-line winds in 2020. Contact your case lead if you need help or have questions.

In addition, you must:

- ☐ Confirm you still own the property and are current on all taxes, mortgage payments, and title.
- ☐ Inform ReOregon of your plan to buy a new home and/or relocate to an eligible site.
- ☐ Resolve all issues if you have contested a HARP decision (not permitted after your grant agreement is executed).
- ☐ Provide a plan for contributing your homeowner responsibility, if applicable.
- ☐ Execute all outstanding program documents and acknowledgments.
- ☐ Provide a copy of your current flood insurance declaration or your declination letter (if required).

If your property is within a special flood hazard area, you must maintain flood insurance at all times and notify future owners of this requirement. Failure to do so may disqualify you from HARP and from receiving future federal disaster recovery assistance.

‡ Applicants may be required to provide more information at this stage if there have been any updates.

Step 8: Monitor Construction of Your Home

You must ensure that the home you are rehabilitating, repairing, rebuilding, and/or buying consistently meets HARP standards, HUD housing quality standards, and any local requirements.

When does your project officially begin?

Your project officially begins on the date your Notice To Proceed is issued. ReOregon encourages you to start the construction process immediately after you receive this notice. **Please note that ReOregon requires you to complete at least one successful inspection within 120 days of receiving your Notice To Proceed.**

Important notes

Your project ends on the day you and your contractor sign the Final Acceptance paperwork. Based on your project, you have the following number of calendar days to complete your project:

- Manufactured home replacement projects: **360 Days**
- Reconstruction projects: **360 Days**
- Rehabilitation projects: **180 Days**

ReOregon can help you identify other completion targets and deadlines as needed.

ReOregon's role during construction

ReOregon will monitor construction progress and collect documentation to ensure eligible activities are being performed, timelines are being adhered to, and guidelines are being followed. This includes, but is not limited to:

- ☐ Monitoring the timeliness and work quality of your project
- ☐ Verifying scope, specifications, and costs§
- ☐ Verifying required paperwork such as contracts, site plans, permits, architectural drawings, and inspection records, as applicable
- ☐ Requesting more information from you as needed

ReOregon will perform regular property inspections both in person and/or remotely, as well as other unscheduled appointments as needs arise.

§ HARP-approved unit costs, price per square foot, and price per unit are based on replacing an impacted home with a home of modest, standard condition. It is not intended to compensate you for the replacement of a custom or semi-custom home.

HARP

Step 9: Move Into Your Rebuilt Home

Once construction is finished, either you or your contractor can request a final inspection to validate that all work has been completed according to HARP guidelines and state and local codes and that your home meets HUD's housing quality standards. **A successful final inspection confirms that all work and documentation have been approved** by the local building inspector.

Important notes

ReOregon will close out your HARP files once all documentation is received and approved. Finally, a closeout file review will be required to ensure that all documentation required at each step of the process is complete and compliant.

Your responsibilities during the closeout process

You should continue to maintain records for all recovery assistance received, keep ReOregon informed about your current contact information (including your mailing address and phone number), and communicate any changes in household income.¶ Your ReOregon case lead can advise you if you need more information.

What documents will your final closeout file contain?

You will receive a construction closeout packet submitted by your contractor. Also, ReOregon will work with you to gather all closeout documentation for your file according to the HARP Participant Closeout Checklist. Your closeout file should include the following:

- ☐ Final program inspection form, completed and signed by all parties
- ☐ All required permits and building inspection reports
- ☐ Documentation of ownership and occupancy of your rehabilitated, reconstructed, or replacement home at the time of closeout
- ☐ Your updated DOB certification
- ☐ Proof of flood insurance for a period of one year beyond project completion (if applicable)
- ☐ Your amended homeowner grant agreement, covering all benefits through project completion
- ☐ Release of claims or liens from any subcontractors and suppliers
- ☐ Completed Green Building checklist
- ☐ Lead-based paint clearance report (if applicable)
- ☐ Asbestos disposal manifest (if applicable)
- ☐ Elevation certificate (if applicable)
- ☐ Homeowner warranties
- ☐ Title recording in the Oregon Manufactured Home Ownership Document System

¶ If there are changes to your circumstances, including changes related to your household members or tenants, it is your responsibility to inform ReOregon and provide any required documentation up until your grant agreement is signed.

Contact ReOregon whenever you need help.

Call our Call Center at **877-510-6800** or **541-250-0938**. You can also request an in-person appointment with the ReOregon Intake Center closest to you. For more information, please visit our website at re.oregon.gov or email housingsupport@reoregon.org.