

# 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](https://re.oregon.gov). If you have questions, please call **877-510-6800** or email [housingsupport@reoregon.org](mailto: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

Got Questions?

## 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.
- Phase I exception — demonstrated hardship:**
  - Debt burden
  - Disability supporting documentation

In Phase I, exceptions may be made for households spending more than 30% of their income on disaster recovery or medical debt, even if their income exceeds the low- or moderate-income limit but is below 100% of the area median income. These debts are eligible for exception review. For specific requirements, see the How to Get Ready to Apply document.

## 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