

How to Document Home Ownership and Occupancy for FEMA

As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. FEMA has taken steps to make it easier for disaster survivors in Charlotte, Collier, DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Palm Beach, Putnam, Sarasota, Seminole, St. Johns and Volusia counties who experienced loss from Hurricane Ian to verify ownership and occupancy.

Owners and renters must be able to prove they occupied the disaster-damaged primary residence before receiving Housing Assistance and some types of Other Needs Assistance. FEMA now accepts a broader range of documentation:

Ownership:

- Homeowners may provide official documentation such as:
 - The original deed or deed of trust to the property
 - A mortgage statement or escrow analysis
 - Property tax receipt or property tax bill
 - Manufactured home certificate or title
- In addition, FEMA will now accept a public official's letter or receipts for major repairs or improvements. The public official's statement (e.g., police chief, mayor, postmaster) must include the name of the applicant, the address of the disaster-damaged residence, the period of occupation and the name and telephone number of the official providing the verification.
- Survivors with heirship properties, mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort.
- Homeowners with the same address from a previous disaster only need to verify ownership one time. FEMA has also expanded the date of eligible documents from three months to one year before the disaster.

Occupancy:

- Homeowners and renters must document that they occupied the dwelling at the time of the disaster.
- Applicants may provide official occupancy documentation, such as:
 - Utility bills, bank or credit card statements, phone bills, etc.
 - Employer's statement
 - Written lease agreement
 - Rent receipts
 - Public official's statement
- FEMA will now accept motor vehicle registration, letters from local schools (public or private), federal or state benefit providers, social service organizations or court documents.
- Applicants can also use a signed statement from a commercial or mobile home park owner, or self-certification for a mobile home or travel trailer as a last resort.

- If survivors have successfully verified occupancy to FEMA from a previous disaster within a two-year period, they do not need to do it again.

Applicants in Florida who need free legal assistance regarding home ownership documentation and cannot afford an attorney may call the Disaster Legal Aid hotline at 866-550-2929. The Hotline is available 24/7 and callers can leave a message at any time.

To apply for FEMA disaster assistance, go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), use the [FEMA app](#) for smartphones or call 800-621-3362. Help is available in most languages. If you use a relay service, give FEMA the number for that service.

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