

How to Document Home Ownership and Occupancy for FEMA

As part of the disaster assistance process, FEMA must verify ownership and occupancy of damaged primary residences. FEMA has taken steps to make it easier for disaster survivors in Broward County who had losses from the April 12–14 severe storms, tornadoes and flooding to verify ownership and occupancy.

Owners and renters must be able to prove they occupied their pre-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, but not limited to:
 - 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. The public official’s statement (e.g., police chief, mayor, postmaster, or federal, state, local, territorial, or tribal official) must include the name of the applicant or co-applicant, the address of the disaster-damaged residence, that the applicant or co-applicant owned the disaster-damaged residence at the time of the disaster, and the name and telephone number of the official providing the verification.
- Additionally, FEMA may accept a written self-declarative statement as a last resort from 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.
- 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 damage dwelling at the time of the disaster.

- Applicants may provide official occupancy documentation, such as, but not limited to:
 - Utility bills, bank or credit card statements, phone bills, etc.
 - Employer’s documents
 - Written lease/housing agreement



- Rent receipts
- Public official's documents
- 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 written self-certification for a mobile home or travel trailer as a last resort. It must include pertinent details.

For more information about what documents FEMA will accept, and their description, call FEMA at 800-621-3362 to speak to an agent.

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, 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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