

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. There are several ways North Carolinians who were affected by Tropical Storm Helene can provide this information.

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.
- Property insurance documentation.

In addition, FEMA accepts 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, statement 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. The Public Official's Statement must be dated within the 18-month period of assistance.

Homeowners with 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 documentation, such as:

- Utility bills, bank or credit card statements, phone bills, etc.



FEMA

- Employer’s statement.
- Written lease agreement.
- Rent receipts.
- Public official’s statement.

FEMA will also 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 a homeowner has successfully verified occupancy to FEMA from a previous disaster within a two-year period, they do not need to do it again.

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