

Verifying Home Ownership or Occupancy

Release Date: May 9, 2022

FEMA is required to verify you lived at the address in your application as your primary residence before providing most types of assistance. FEMA is also required to verify you owned your home before providing Home Repair or Replacement Assistance.

As part of our effort to make the disaster assistance process quicker and reduce the burden on applicants, we try to verify occupancy and ownership by using an automated public records search. If we cannot verify you lived in or owned the home that you listed in your application, we will ask you to provide documents to prove occupancy and/or ownership to help us determine if you are eligible for assistance.

Proof of Occupancy

FEMA accepts the following documents as proof you lived in your home before the declared disaster:

- Lease or housing agreement
- Rent receipts
- Utility bill (electric, water/sewer, etc.)
- Pay stub
- Bank or credit card statement
- Driver's license, state issued identification card or voter registration card
- Public official's statement
- Medical provider's bill
- Social service organization documents (e.g., Meals on Wheels)
- Motor vehicle registration
- Affidavits of Residency or other court documentation
- Mobile home park documents
- Letter or mail delivered to your address from an employer, public official, social service organization, local school or school district or mobile home park owner or manager



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If you cannot provide the documentation listed, occupants of mobile homes or travel trailers may provide a self-declarative statement. Learn more about the full requirements by calling the FEMA Helpline at 800-621-3362.

Proof of Ownership

FEMA accepts the following documents as proof you owned your home before the declared disaster.

- Deed or title
- Mortgage documentation
- Homeowners insurance documentation
- Property tax receipt or bill
- Manufactured home certificate of title
- Home purchase contracts (excludes Rent to Own Contracts)
- Last will and testament (with death certificate) naming you heir to the property
- Receipts for major repairs or maintenance dated within five years prior to the disaster
- Letter prepared after the disaster, from a mobile home park owner or manager or public official, that meets FEMA requirements
- Most documents can be dated within one year prior to the disaster and/or within the 18-month period of assistance. However, your driver's license, state-issued identification card or voter registration card must have been dated before the disaster happened and not have expired when you send a copy to FEMA.

If you cannot provide the documentation listed, owners of mobile homes, travel trailers, or those that inherited their home may provide a self-declarative statement. Learn more about the full requirements by calling the FEMA Helpline 800-621-3362.

To apply for FEMA assistance, visit www.disasterassistance.gov. If it is not possible to apply online, call 800-621-3362. The toll-free telephone line operates from 7 a.m. to 11 p.m. MDT seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

