

How to Document Home Ownership and Occupancy for FEMA

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As part of the disaster assistance process, FEMA must determine [ownership and occupancy](#) of damaged primary residences. There are several ways Floridians who were affected by Hurricanes Milton, Helene or Debby can provide this information.

Ownership

Homeowners may provide official documentation such as:

- Deed or Official Record
- Mortgage Documentation
- Structural or real property insurance
- Property tax receipt or property tax bill
- Manufactured home certificate or title
- Mobile Home Park Letter
- Real Estate Provisions
- Contract for Deed
- Land Installment Contract
- Quitclaim Deed
- Bill of Sale or Bond for Title
- Will or Affidavit of Heirship
- Court Documents

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.



Floridians with mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort.

Heirship Proof of Ownership: A written self-declarative statement as a last resort whose pre-disaster residence was passed down via heirship.

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

Driver's license, state- issued ID card, or voter registration card that reflects the name of the applicant or co- applicant and the disaster-damaged residence address.

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.

For the latest information about Hurricane Milton recovery, visit fema.gov/disaster/4834. For Hurricane Helene, visit fema.gov/disaster/4828. For Hurricane Debby, visit fema.gov/disaster/4806. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.

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