

# How to Document Home Ownership and Occupancy

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As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. FEMA has made it easier for disaster survivors in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor counties who experienced loss from the July severe storms, flooding, landslides and mudslides to verify ownership and occupancy.

Owners and renters must 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, deed of trust to the property, or official record;
- Mortgage payment booklet or other mortgage documents such as a late payment notice, mortgage summary, escrow analysis, etc.;
- Property tax receipt or property tax bill;
- Manufactured home certificate or property title;
- Structural property insurance documentation;
- Real Estate Provision;
- Contract for Deed;
- Land Installment Contract; or
- Quitclaim Deed.

In addition, FEMA will now accept a public official's letter or receipts for major repairs or improvements. The statement from the public official (e.g., police chief, mayor, postmaster) must include the applicant's name, the address of the disaster-damaged residence, the period of occupation and the name and telephone of the verifying official.



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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 with one of the following documents:

- Copy of Title or Deed;
- Death Certificate and Will;
- Affidavit of Heirship; only when consistent with state or tribal government law;
- Will or testament naming the applicant as heirship to the property;
- Bill of Sale or Bond for Title;
- Tax payment in the deceased owner's name; or
- Court appointment of an administrator to the estate.

Homeowners with the same address from a previous disaster only need verify ownership once. 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;
- Employer's statement;
- Written lease agreement;
- Rent receipts; or
- Public official's statement.

FEMA will also now accept:

- Motor vehicle registration;
- Letters from local schools (public or private), federal or state benefit providers, or social service organizations;
- Court documents;
- A signed statement from a commercial or mobile-home park owner; or
- Self-certification for a mobile home or travel trailer.



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.

For the latest information on Vermont's response and recovery, visit [fema.gov/disaster/4720](https://fema.gov/disaster/4720). Follow the FEMA Region 1 account on Twitter at [twitter.com/FEMARegion1](https://twitter.com/FEMARegion1) or the FEMA Facebook at [facebook.com/FEMA](https://facebook.com/FEMA). Follow the Vermont Emergency Management Agency at [twitter.com/vemvt](https://twitter.com/vemvt) on Twitter and on Facebook at [facebook.com/VermontEmergencyManagement](https://facebook.com/VermontEmergencyManagement).

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