

How to Document Home Ownership or Occupancy When Applying for FEMA Assistance

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Michigan homeowners and renters affected by the Aug. 24-26, 2023 severe storms, tornadoes and flooding may be eligible for FEMA housing assistance. To be eligible, your primary residence must have been damaged by the disaster, and you must have been living there when the disaster happened.

Here's how to document homeownership and occupancy when you apply for assistance.

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
- Quitclaim Deed

We will also 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.



FEMA

Survivors with heirship properties, mobile homes or travel trailers who do not have traditional documentation of ownership may self-certify ownership using one of these 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 Tittle
- Tax payment in the deceased owner's name
- Court appointment of an administrator to the estate

Homeowners with the same address from a previous disaster only need to 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, etc.
- Employer's statement
- Written lease agreement
- Rent receipts
- Public official's statement

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 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.



How to Apply for Assistance:

- Call the FEMA helpline at **800-621-3362**. The Helpline is open 7 a.m. to 11 p.m. daily. Multilingual operators are available. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.
- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster).
- Use the [FEMA mobile app](#).
- Visit a Disaster Recovery Center. The centers serve as one-stop recovery shops. Survivors may visit any center for assistance. To find center locations and current hours, visit [FEMA.gov/DRC](https://www.fema.gov/DRC).

The deadline to apply for assistance is Monday, April 8, 2024.

For more information about the disaster recovery operation in Michigan, visit www.fema.gov/disaster/4757.



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