

# How to Document Home Ownership and Occupancy for FEMA Disaster Assistance

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If you live in Ascension, Assumption, Jefferson, Lafourche, St. Charles, St. James, St. John the Baptist, St. Mary and Terrebonne parishes and you applied for FEMA assistance to help cover the cost of repairing your storm-damaged home or replacing personal property, FEMA will ask you to prove you owned or rented your home at the time Hurricane Francine made landfall on Sept. 11, 2024.

As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. Providing documents after experiencing a disaster can be challenging and FEMA now accepts more types of documents to verify your ownership and/or occupancy.

Owners and renters must be able to prove they occupied the disaster-damaged primary residence before receiving Housing Assistance and some types of Other Needs Assistance. FEMA is also required to verify you owned your home before providing Home Repair or Replacement Assistance.

## Homeownership

FEMA accepts the following documents as proof you owned your home before the declared disaster. You only need to provide one of the documents listed below:

- Deed or title
- Home purchase contract (Land Installment contract, Quick Claim Deed)
- Mortgage documentation
- Homeowners insurance documentation
- Last will and testament (and death certificate) naming applicant heir to the property
- Property tax receipt (or tax bill certificate)
- Manufactured home certificate of title
- Receipts for major repairs or maintenance may be acceptable if no other documentation exists.



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- Letter prepared after the disaster from a mobile home park owner or manager or public official that meet FEMA requirements.

Most documents can be dated within one year prior to the disaster or within the 18-month period of assistance.

## **Proof of Occupancy**

Homeowners and renters must document that they occupied the dwelling at the time of the disaster. FEMA accepts the following documents as proof you lived in your home before the declared disaster.

You only need to provide one of the documents listed below:

- 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 listing the dwelling as your residence
- 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
- Letter or mail delivered to your address from an employer, public official, social service organization, local school or school district, mobile home park owner or manager

Most documents can be dated within one year prior to the disaster and/or within the 18-month period of assistance.

The fastest and easiest way to send FEMA your Proof of Ownership or Occupancy documents is to upload them to your online FEMA account at [disasterassistance.gov/](https://disasterassistance.gov/).

- If you would like to talk with someone to walk you through this process, you can:



- Apply in person at a Disaster Recovery Center (DRC). [Find a DRC near you.](#)
- Call the FEMA Helpline at **800-621-3362** from 6 a.m. and 11 p.m. CT. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.



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