

Verifying Proof of Ownership When Applying for FEMA Disaster Assistance

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OKLAHOMA CITY—Oklahomans living in the 16 designated counties that were recently impacted by the severe winter storms, may be eligible for federal disaster assistance.

If you are a homeowner who applied to FEMA for disaster assistance, you must provide proof of ownership and occupancy to help with repairs to your damaged home.

FEMA verifies ownership through virtual inspection, automated public and government records or through documents submitted by the applicant. To help FEMA assess your application, homeowners have several options to meet this requirement. These include:

- Deed, title or lease.
- Bill of sale or land installment contract.
- Mortgage payment booklet, property tax receipt or property tax bill.
- Last will and testament (along with a death certificate) naming applicant heir to the property.
- Real property structure insurance.
- Intent to Own, or instances when an applicant was in the process of purchasing a disaster-damaged dwelling and was unable to complete the purchase before the disaster occurred

Applicants who need legal assistance regarding home ownership documentation and cannot afford an attorney may call the free Disaster Legal Services hotline at (800) 522-8065 between 9 a.m. and noon on Wednesdays. Survivors can call 2-1-1 outside of those hours.

All documents can be uploaded to the applicant's online FEMA account at DisasterAssistance.gov. Another option for uploading documents is your local library. To find a library in a county approved for assistance, visit



<https://libraries.ok.gov/disaster-assistance>. Survivors in Cotton County can visit a library in a surrounding approved county to upload documents. You can also contact 2-1-1 to find the nearest available location.

If home ownership or occupancy cannot be verified, some individuals or families may still qualify for other available disaster assistance to cover damaged or destroyed personal property.

Help is decided by the agency based on the specifics of each FEMA application, including the documentation provided by the applicant.

If you've received a letter saying you're ineligible, whether because of proof of residency, proof of ownership or another reason, additional documentation may be all that is needed to change your eligibility. It's important to read your letter carefully to understand FEMA's decision so you will know exactly what you need to do.

As a reminder, if you are a homeowner or renter who sustained damage in one of the 16 Oklahoma counties designated for individual assistance you should apply for disaster assistance with FEMA. The counties are Canadian, Carter, Cherokee, Comanche, Cotton, Hughes, Jefferson, Le Flore, McIntosh, Oklahoma, Okmulgee, Osage, Pittsburg, Stephens, Tulsa and Wagoner.

The easiest way to apply is by visiting www.disasterassistance.gov. There is no wait to register online and it is accessible 24 hours a day, seven days a week.

If it is not possible to register online, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT, seven days a week. Those who use a relay service such as a videophone, Innocaption or CapTel should update FEMA with their specific number assigned to that service

Low-interest disaster loans from the U.S. Small Business Administration are available to businesses, homeowners and renters. Call the SBA at 1-800-659-2955 (TTY: 800-877-8339) or visit www.sba.gov/services/disasterassistance.

