

# How to Document Home Ownership and Occupancy for FEMA

---

**Release Date:** jan 28, 2023

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 **Autauga, Coosa, Dallas, Elmore, and Hale** counties who experienced loss from the Jan. 12, 2023, severe storms, straight-line winds and tornadoes 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
- 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.



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 the following document:

- 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
- 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.



A free legal help hotline is now available for Alabama Severe Storms, Straight-line Winds, and Tornadoes survivors. The hotline is available to connect survivors to free legal services in qualifying counties who cannot afford an attorney. Survivors can call **334-517-2250**.

Survivors can apply for disaster assistance at [disasterassistance.gov](https://disasterassistance.gov), by using the [FEMA mobile app](#), or by calling 800-621-3362. The helpline is open, and help is available from 6 a.m. to 10 p.m. Central Time in most languages. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For information on Alabama's disaster recovery, visit [fema.gov/disaster/4684](https://fema.gov/disaster/4684). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](#) and at [facebook.com/fema](https://facebook.com/fema).

