

# Hurricane Survivors in Puerto Rico Can Self-Declare Home Ownership, Occupancy

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GUAYNABO, Puerto Rico – Hurricane survivors in Puerto Rico who cannot prove ownership or occupancy of their homes have other ways of meeting FEMA requirements for home repair or other disaster assistance.

In order to receive a home repair grant, owners must have registered with FEMA and must provide proof of home ownership and occupancy. Renters must prove occupancy at the time of the disaster to receive federal assistance.

Puerto Rico’s recovery after Hurricane Maria has been unique in many ways, including these verification challenges. It is important for survivors to know that if all forms of verification were destroyed or are not available, FEMA may accept a signed self-declaration.

“We know that many survivors do not have standard proofs of ownership or occupancy,” Federal Coordinating Officer Mike Byrne said. “We’re working to remove these obstacles and ensure eligible survivors get the assistance they need to recover.”

Survivors who were initially denied repair or replacement assistance on account of unverified ownership or occupancy can contact local legal aid groups for help completing their appeals.

After registering and having their home inspected for damage, applicants receive a determination letter from FEMA. This letter might ask applicants to provide proof of home ownership or occupancy to be considered eligible for assistance. It’s important to understand all types of documents FEMA may consider to verify this information.

Proof of Ownership



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This includes any of the following:

- Deed, title or lease.
- Bill of sale or bond for title.
- Bill of payment record.
- Land installment contract.
- Mortgage payment booklet.
- Property tax receipt or property tax bill.
- Real property structure insurance.
- Last will and testament (and death certificate) naming applicant heir to the property.
- Manufactured home certificate of title.
- Real estate provision.
- Quitclaim deed.
- Property Title Certificate from Puerto Rico Department of Housing. For more information visit the nearest Department of Housing Regional Office.
- Life Estate issued by the Puerto Rico Department of Housing or local municipality.

### Proof of Occupancy

This documentation can include:

- Utility bill such as electric, water/sewer, etc.
- Merchant statement such as bank or credit card statement.
- Phone, cable or satellite bill.
- Employer statement.
- Driver's license or state-issued identification card.

All documents submitted must be dated within 3 months prior to the disaster.

### Self-Declaration

If standard documents proving home ownership or occupancy were destroyed or are unavailable to the applicant, FEMA may accept a signed self-declaration. This is a written document in which applicants declare themselves the legitimate owners or occupants of the property. This document does not need to be notarized, but must include the following information:



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- Applicant's name, signature and the date.
- Address of the damaged house.
- How long the applicant owned or occupied the damaged house before the disaster.
- An explanation of why the applicant cannot provide standard ownership or occupancy documentation, such as that the documents were lost in the storm, etc.
- The statement: "I declare under penalty of perjury that this Declaration of Ownership (or Occupancy) is true and correct."

Applicants need to be aware that in order for the self-declaration to be considered valid the information in the document must match the FEMA application.

### Submittal

Applicants can submit their standard or self-declared proof of ownership or occupancy documentation:

- Uploading the documentation to their FEMA account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Taking the documentation to the nearest disaster recovery center. To find the closest center visit [FEMA.gov/DRC](https://FEMA.gov/DRC).

Besides going online to their FEMA account or visiting any disaster recovery center, survivors with questions concerning proof of ownership or any other matter can call the FEMA Helpline at 800-621-FEMA (3362). Persons who are deaf, hard of hearing or have a speech disability and use a TTY may call 800-462-7585. Toll-free numbers are open daily from 7 a.m. to 11 p.m.

For more on Puerto Rico recovery, visit [FEMA.gov/disaster/4339](https://FEMA.gov/disaster/4339). Also, for more information on hurricane season preparedness, visit [FEMA.gov/disaster/4339/hurricane-preparedness](https://FEMA.gov/disaster/4339/hurricane-preparedness).

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-



621-FEMA (3362) 711/VRS - Video Relay Service). Multilingual operators are available. (Press 2 for Spanish). TTY call 800-462-7585.

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