

How to Document Ownership and Occupancy for FEMA

Release Date: Aug 12, 2022

Owners and renters in Breathitt, Clay, Floyd, Knott, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike and Whitley counties who experienced loss from the Eastern Kentucky flooding must be able to 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 or deed of trust to the property
 - A mortgage statement or escrow analysis
 - Real property insurance; homeowners or flood Insurance
 - Receipts for major repairs within the last five years
 - Property tax receipt or property tax bill
 - Manufactured home certificate or title
- In addition, FEMA will accept a public official's letter or receipts for major repairs or improvement. The public official's statement (e.g., police chief, mayor, postmaster) must include the name of the applicant, the address of the disaster-damaged residence, the period of occupation and the name and telephone number of the official providing the verification.
- Survivors with inherited properties, mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort.
- Homeowners with the same address from a previous disaster only need to verify ownership one time. 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
 - Identification card, Driver's license, state issued ID card
- FEMA will also 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 as a last resort.

To apply for assistance, homeowners and renters in Breathitt, Clay, Floyd, Knott, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike and Whitley counties can go online to disasterassistance.gov, call 800-621-3362 or use the [FEMA mobile app](#). If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

For an accessible video on how to apply for assistance go to youtube.com/watch?v=WZGpWI2RCNw.

For the latest information on Kentucky flooding recovery, visit fema.gov/disaster/4663 and follow FEMA on Twitter at twitter.com/FEMARegion4. Visit the Governor's website at governor.ky.gov/disaster-response/flood-response.

