

# Multiple Ways to Verify Homeownership

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In the aftermath of a disaster such as the Hermit's Peak/Calf Canyon Fire, proving homeownership may be difficult. If your documentation was lost or damaged in the fire, or you do not have documentation for your property, options are available to help you prove ownership.

## Documenting Ownership

You must prove you owned the damaged property at the time of the fire or subsequent flooding. There may also be situations where property has been owned by families for generations and traditional paperwork proving ownership may not be available or difficult to access.

Your Claims Navigator will work with you to verify ownership by helping you identify and collect one or more of the documents listed below.

## Primary Sources of Ownership Documentation

The following are primary ways you may prove ownership when filing a claim:

- **Property Tax Statement:** Tax statements are the best form of current proof of ownership, and in most cases, the easiest to obtain. If the tax statement does not list a physical street address, supporting documentation from the documentation types shown below can be utilized to obtain a physical address.
  - San Miguel County tax statements can be obtained online at [co.sanmiguel.nm.us/elected\\_officials/assessor.php](https://co.sanmiguel.nm.us/elected_officials/assessor.php), or call the County Assessor's office at 505-454-1430.
  - Mora County tax statements can be obtained in person at the Mora County Courthouse, 1 Courthouse Dr., Mora, NM, 87732, or call the County Assessor's office at 575-387-2448.
- **Deed or official record:** Original deed, warranty deed or deed of trust to the property. A utility bill dated between April 2022 and present, must also be included.



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Page 1 of 3

- **Mortgage documentation:** Mortgage statement, mortgage promissory note or the closing disclosure form.
- **Structural or real property insurance document, bill or payment record.**

## Secondary Source of Ownership Documents

If primary documents are not available, the following can be used when filing a claim:

### ■ **Miscellaneous Legal Documents**

- Real Estate Contract
- Contract for Deed
- Land Installment Contract
- Quitclaim Deed
- Bill of Sale or Bond for Title

- **Mobile Home Park Letter:** For mobile homes or travel trailers in mobile home parks, you may submit a letter or other written statement from the commercial or mobile park owner or manager. The letter or written statement should state that you or your co-claimant owned the fire-damaged dwelling at the time of the fire.

- The letter or written statement must include the name, title and telephone number of the individual providing verification. The letter must explain how the individual knows you or your co-claimant who owned the mobile home or travel trailer at the time of the fire (i.e., they had a copy of their ownership documentation on file).

- **Court Documents:** A copy of court documentation that states the claimant owns the fire-damaged dwelling.
- **Public Official's Letter:** Public official's (i.e., federal, state, local, tribal or territorial government official) letter or other written statement that includes: your name or the co-claimant's name; the fire-damaged dwelling address; verification that you or your co-claimant owned the fire-damaged dwelling at the time of the fire; and the name, title and telephone number of the individual providing verification.
- **Places of Worship Records:** In some cases, it may be necessary to rely on church records for properties that have been inherited for generations without the use of formal documentation.



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As your claim is developed, all claimants with an ownership stake in the property or damaged items must be identified and involved in the claims process. When completing the Notice of Loss (NOL), all potential claimants shall be listed in the Claimant Contact Information section of the NOL if they decide to submit one joint claim.

The primary claimant on the NOL, who is listed in the claimant contact information section, is designated as the primary contact for the claim. Co-claimants listed on the NOL may also reach out to the Claims Navigator for information on the status of the claim.

To simplify and expedite the process, the Claims Office has published checklists for the most common types of loss and the documentation needed for each of those losses. Look for the checklists and other claims information on our website at [fema.gov/hermits-peak](https://fema.gov/hermits-peak). For information in Spanish, visit [fema.gov/es/hermits-peak](https://fema.gov/es/hermits-peak).

