

# FAQ: Verifying Home Ownership in the Disaster Assistance Process

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**Background:** *Many homes across eastern North Carolina experienced flooding caused by Hurricane Florence. A very small percentage of homeowners in affected areas had flood insurance policies; therefore, FEMA can expect significant numbers of applicants for Home Repair assistance under the Individuals and Households program. For some applicants, proving home ownership can be an issue and may raise many questions.*

**Q: I just want to apply for disaster assistance through FEMA. Why do I have to prove who owns my home?**

A: By law, FEMA must require proof of ownership and occupancy from disaster survivors who apply for federal assistance to help with repairs to their damaged homes.

**Q: How does FEMA verify home ownership?**

A: FEMA verifies ownership by means of automated public and government records or through documents submitted by the applicant. FEMA may also verify ownership at the time of inspection.

**Q: What documents can I use to prove home ownership?**

A: Verification documents include, but are not limited to:

- A deed, title or lease agreement.
- A bill of sale or land contract.
- A mortgage payment booklet.
- A property tax receipt or property tax bill.
- A last will and testament (along with a death certificate) naming applicant heir to the property or
- A real property structure insurance policy.



**Q: What must the document show?**

A: The document provided must reflect:

- The name of the applicant or co-applicant registering for assistance.
- If a minor child is registering for assistance, the document must be in the adult co-applicant's name.
- The address of the damaged pre-disaster residence and
- A date prior to the disaster incident period.

**Q: Are there any exceptions to these rules?**

A: FEMA may accept a written statement from the applicant indicating how long they lived in the disaster-damaged residence prior to the Sept. 14, 2018, Presidential Disaster Declaration and an explanation of the circumstances that prevent standard ownership verification (for example: insular areas, islands or tribal lands).

**Q: Is any other assistance available if I can't verify that I own my home?**

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

Q: I own my home but don't have or can't locate the necessary documents. What do I do?

A: Applicants in North Carolina who need legal assistance regarding home ownership documentation and cannot afford an attorney may call the Disaster Legal Aid hotline at 833-242-3549. Hours are Monday through Friday from 8:30 a.m. to 4:15 p.m. Extended hours on Monday and Thursdays are from 5:30 to 8:30 p.m. until further notice.

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