

How to Document South Carolina Home Ownership and Occupancy for FEMA

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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 Charleston, Georgetown and Horry counties who experienced loss from Hurricane Ian 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 or deed of trust to the property
- A mortgage statement or escrow analysis
- Property tax receipt or property tax bill
- Manufactured home certificate or title

In addition, FEMA will now accept a public official's letter or receipts for major repairs or improvements. The public official's statement (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 number 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.

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.

Applicants in South Carolina who need free legal assistance regarding home ownership documentation and cannot afford an attorney may call the Disaster Legal Aid Hotline at **877-797-2227, Ext. 120**, or call the South Carolina line at **803-576-3815** to request assistance. The Hotline is available from **9 a.m. to 5 p.m. Monday to Friday** and callers can leave a message at any time.

Hurricane Ian survivors may also contact South Carolina Legal Services at **888-346-5592** from **9 a.m. to 6 p.m. Monday to Thursday** or submit a request for disaster legal services at www.lawhelp.org/sc/online.

To apply for FEMA disaster assistance, go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. Help is available in most languages. If you use a relay service, give FEMA the number for that service.

