

# How to Document 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. The agency has taken steps to make it easier for survivors in **Cleveland, Creek, Lincoln, Logan, Oklahoma, Pawnee** and **Payne** counties to verify ownership and occupancy after experiencing loss from the March wildfires.

Owners and renters must be able to prove they occupied the disaster-damaged primary residence before receiving Housing Assistance and some types of Other Needs Assistance. FEMA accepts a broad 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 statement of the public official (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 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 one time. FEMA has also expanded the date of eligible documents from three months to one year before the disaster.

## Occupancy



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- 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 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.
- 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.

## Apply to FEMA

There are several ways to apply for FEMA disaster assistance. Go to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA App](#) for mobile devices or call the **FEMA Helpline at 800-621-3362**. Calls are accepted every day from **6 a.m. to 10 p.m. CDT**. Help is available in most languages. If you use a relay service, such as a video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

To view an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#).

For the latest information about Oklahoma's recovery, visit [fema.gov/disaster/4866](https://fema.gov/disaster/4866). Follow FEMA Region 6 on social media at [x.com/FEMARegion6](https://x.com/FEMARegion6) and at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).



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