

How to Prove Home Ownership or Occupancy for FEMA

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When you apply for FEMA assistance, FEMA must confirm that you lived in the damaged dwelling and, if you're a homeowner, owned your home at the time of the disaster. If a public records search does not find your information, FEMA will ask you to provide one of these documents.

How to Prove Occupancy

To prove you lived in your home, send FEMA one of these documents, dated within one year of the disaster:

- Lease or housing agreement
- Rent receipt
- Utility bill
- Employer's statement or pay stub
- Bank or credit card statement
- Driver's license, state issued identification card or voter registration card (must not be expired)
- Medical bill
- Document from a social service organization (such as Meals on Wheels)
- Motor vehicle registration
- Affidavits of Residency or other court documentation
- Local school documents (must include the child's residence and your or the co-applicant's name)
- Letter from a mobile home park owner or manager or public official that states you lived in your home at the time of the disaster
- If you lived in a mobile home or travel trailer, or on tribal land, and do not have these documents, you can write a statement declaring you lived in your home. For an example, visit [Verifying Home Ownership or Occupancy | FEMA.gov](#).

How to Prove Ownership



To prove you owned your home, send FEMA one of these documents, dated within one year of the disaster:

- Deed or Official Record
- Mortgage document
- Homeowners insurance document
- Property tax receipt or bill
- Manufactured home certificate or title
- Home purchase contracts (such as Bill of Sale, Bond for Title or Land Installment Contract)
- Will or affidavit of heirship (with death certificate) naming you heir to the property
- Receipts for major repairs or maintenance – can be dated within 5 years of the disaster
- Court documents
- Letter from a mobile home park owner or manager or public official that states you owned your home at the time of the disaster
- If you owned a mobile home or travel trailer, or lived on tribal land, and do not have these documents, you can write a statement declaring you owned your home. For an example, visit [Verifying Home Ownership or Occupancy | FEMA.gov](#).

How to Apply

To apply for FEMA assistance:

- Visit [DisasterAssistance.gov](#).
- Call the FEMA Helpline at 800-621-3362.
- Download the [FEMA App](#).
- Visit a Disaster Recovery Center – for locations and hours, visit [fema.gov/drc](#).

For the latest information, visit [fema.gov/disaster/4776](#) or [fema.gov/disaster/4791](#). Follow our social media accounts at [x.com/FEMARegion6](#) or [facebook.com/FEMARegion6/](#).



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