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Confirming Occupancy or Ownership Related to FEMA in Disasters

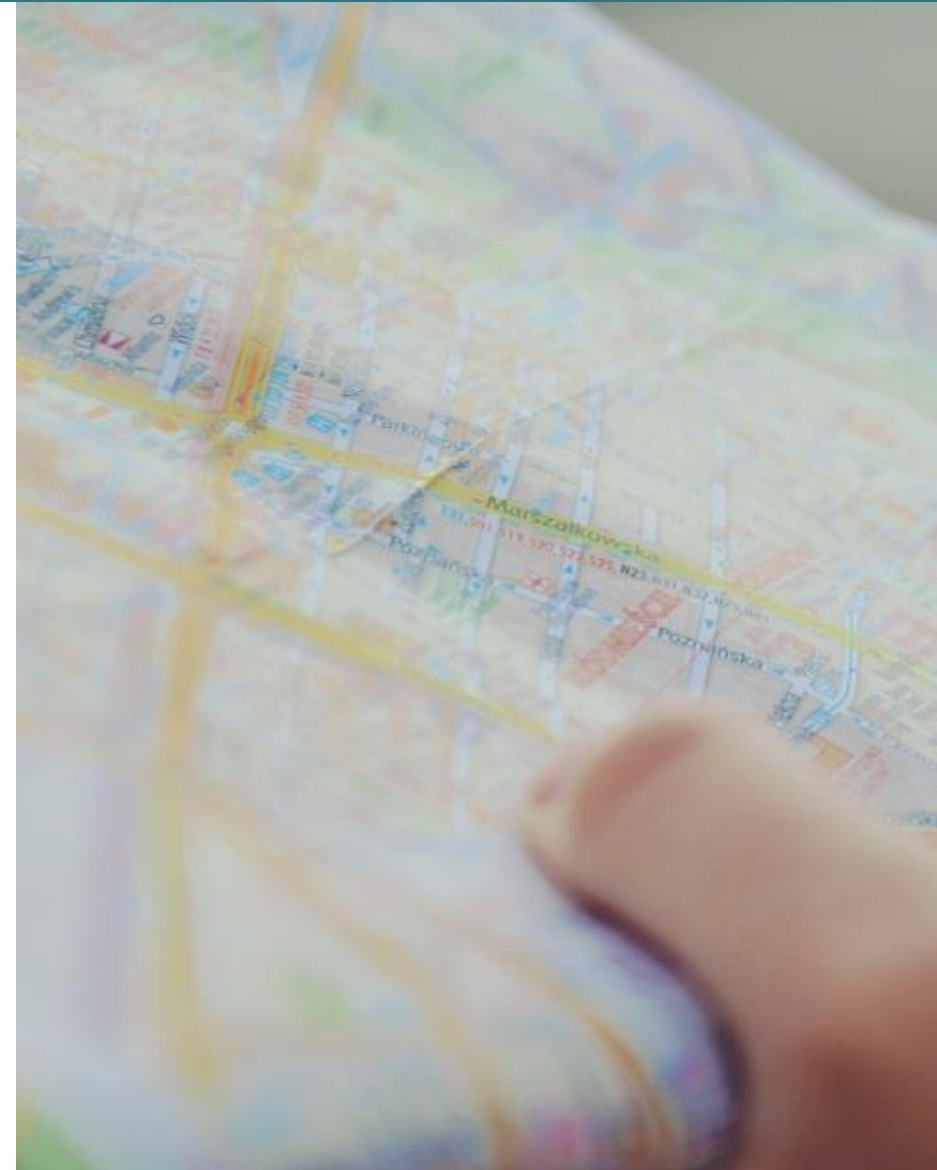
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After this learning experience, trainees will:

1. Understand current FEMA requirements for demonstrating occupancy or ownership;
2. Be able to assist applicants with common issues; and
3. Determine when additional professional assistance will be required.



- Current FEMA Requirements
- Proof of Occupancy
- Proof of Ownership
- Special Issues & Red Flags





Current FEMA Requirements



FEMA Requirements

FEMA is required to verify the applicant lived at the address in their application as their primary residence before providing most types of IHP Assistance.

FEMA is also required to verify the individual owned their home before providing Home Repair or Replacement Assistance.

FEMA will try to verify occupancy and ownership by using an automated public records search.

- If FEMA cannot verify the applicant lived in or owned the home that they listed in their application, FEMA will ask the applicant to provide documents to prove occupancy and/or ownership to help FEMA determine if the applicant is eligible for assistance.



Proof of Occupancy

FEMA accepts any of the following documents as proof the applicant's residence prior to the disaster:

- Lease or housing agreement;
- Rent receipts;
- Utility bill (electric, water/sewer, etc.);
- Pay stub;
- Bank or credit card statement;
- Driver's license, state issued identification card, or voter registration card;
- Public official's statement;
- Medical provider's bill;
- Social service organization documents (e.g. Meals on Wheels);
- Motor vehicle registration;
- Affidavits of Residency or other court documentation; or
- Letter or mail delivered to your address from an employer, public official, social service organization, local school or school district, mobile home park owner or manager.

- Most documents can be dated within 1 year prior to the disaster and/or within the 18-month period of assistance.
- However, the applicant's driver's license, state-issued identification card, or voter registration card must have been dated before the disaster happened and not have expired when by the time the applicant sends a copy to FEMA.



Proof of Ownership

FEMA accepts any of the following documents as proof the applicant owned their home prior to the declared disaster:

- Deed or title document;
- Mortgage documentation;
- Homeowners insurance documentation;
- Property tax receipt or bill;
- Manufactured home certificate or title;
- Home purchase contracts;
- Last will and testament (with death certificate) naming you heir to the property;
- Receipts for major repairs or maintenance dated within 5 years prior to the disaster; or
- Letter prepared after the disaster from a mobile home park owner or manager or public official that meet FEMA requirements.

Special Issues and Red Flags



Special Issues with Proof of Occupancy

If the pre-disaster residence was a mobile home or travel trailer, or if the applicant lives in insular areas, islands or tribal lands, and the applicant does not have any acceptable forms of occupancy, FEMA may accept a written self-declarative statement that includes all of the following:

- The address of the disaster-damaged residence;
- Length of time applicant lived in the disaster-damaged home, as the primary residence, prior to the Presidential disaster declaration;
- The applicant's name and signature; and
- The major elements of the FEMA statement found on PBTI's website and the additional explanation

Should the applicant own a home, live in an insular area, island, or tribal land or in a travel trailer or mobile home, and does not have any acceptable forms of ownership; FEMA will accept a written self-declarative statement as proof of ownership that includes all of the following:

- The address of the disaster-damaged residence;
- Length of time applicant lived in the disaster-damaged home, as their primary residence, prior to the Presidential disaster declaration;
- The applicant's name and signature; and
- The major elements of the FEMA statement found on PBTI's website and the additional explanation

Applicant owns property, but no improvements

- Vesting Deed? Who paid taxes?
- Not on title? Is there someone alive that can execute a correction deed?

Applicant survives parents, only child with siblings

- Who paid taxes? Probate or Quiet Title action likely.
- No siblings: Probate or Quiet Title action likely;
- With siblings: Was there a will or estate plan? Probate or Quiet Title action likely.



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Thank you for joining us

Have a nice day!