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Pro Bono Training Online, On Your Time.



FEMA Title Issues Tips and Tricks

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After this learning experience, trainees will:

- Learn how to best address common issues related to survivors establishing the primary occupancy requirement to obtain FEMA assistance in the aftermath of a presidentially declared disaster.
- Learn about tips and tricks that will help provide the appropriate documentation to FEMA to obtain program benefits for the survivors that should be eligible.



- Potential Eligibility Issues Related to Title
- Ways to Address Title Issues
- Final Tips and Tricks





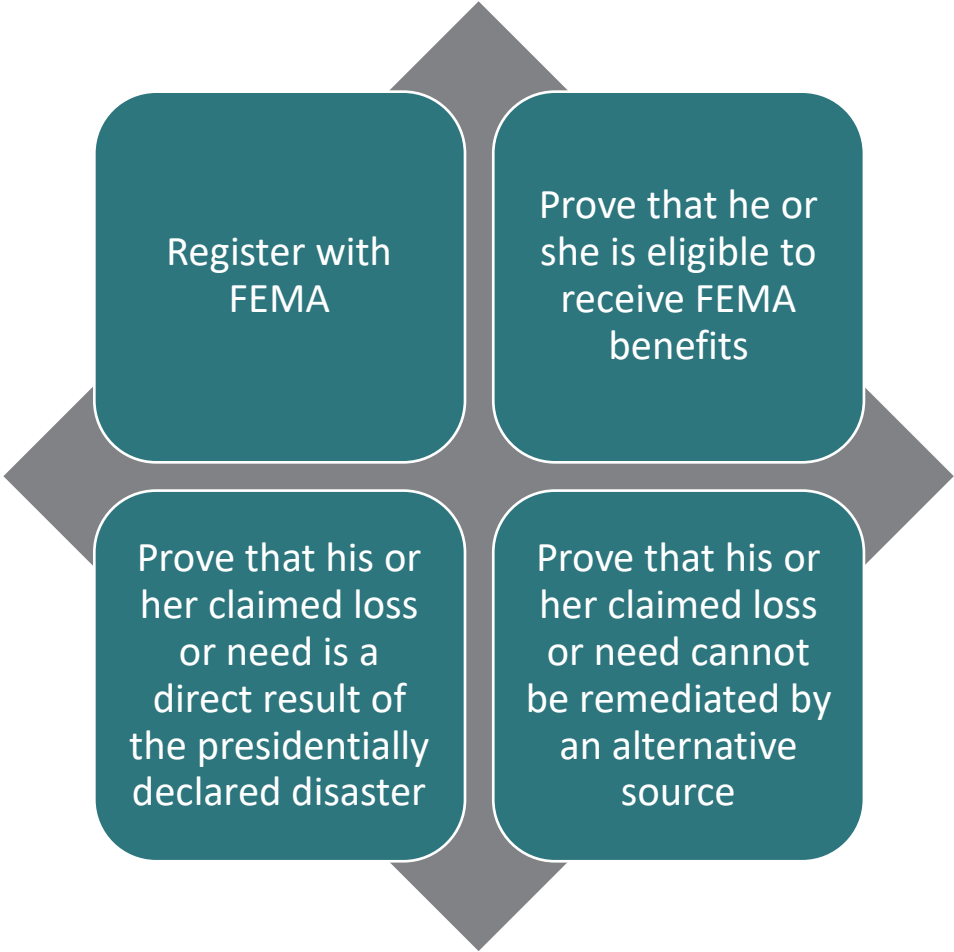
More Information on FEMA: “FEMA Overview & Assistance Programs”



FEMA and Title Issues



Review: Requirements to Establish Eligibility



Establishing Primary Occupancy

- Primary occupancy means that the survivor lived in the impacted property as their main residence at the time the disaster event occurred.
- Can be established by a homeowner or tenant as long as they actually reside in the property in question.





How do Survivors Establish Primary Occupancy?

FEMA's Primary Occupancy Requirements

- Provides documentation to show that they lived on the property in question in a structure that was adequate to be viewed as a home.
- Requires documentation that shows that the survivor established that property as their main residence.
- Ways to show such documentation can include:
 - Utility bills, tax bills, or other regulated documentation.





Title Issues That Arise with FEMA

Homeowners:

- Does not hold title correctly
- Inherited property, but did not go through legal channels
- Can't prove that improvements on real property existed because they weren't permitted
- Can establish that improvements existed but not what the improvements were
- Survivor is "off the grid"

Renters

- Cannot establish that they lived on the property in question
- Lived on property without a valid lease
- Shared rental unit with other survivors who are not a part of their economic household



Non-standard Accepted Documents

Additional documentation to establish primary residency:

- Letters from a Postmaster
- Letters from a Mayor or other Local Government Official
- Inheritance documents such as a will or trust
- Be creative...pictures showing survivor in their home, letters from neighbors or friends etc.
- Listen to Bryan if title issues need to be addressed more specifically.



Issues and Final Thoughts...

Don't stop if one source of documentation does not work

- Try different documentation

Use the online portal to create an account

- disasterassistance.gov

Keep appealing

- Sometimes appeals just take the right person

Ask for help



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Thank you for joining us

Have a nice day!