



**Resource for “Confirming Occupancy or Ownership in Disaster”
Presented by Bryan M. Kreft, Bryan M. Kreft Law Office**

Special Issues with Proof of Occupancy Letter Outline:

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 as a last resort 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;
- The major elements of the following statement and additional explanation:
 - "I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable occupancy documentation. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard occupancy verification to include why the other document types were not available to the applicant or how the available documents do not meet FEMA's requirements]. I hereby declare a self-declarative statement for proof of occupancy must include all of the below items:
 - Declare under penalty of perjury that the foregoing is true and correct."

Special Issues with Proof of Ownership Letter Outline:

If the applicant owns a home, lives 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, as a last resort, 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;
- The major elements of the following statement and additional explanation:
 - "I have made a good faith effort, in coordination with FEMA, to obtain and provide a copy of acceptable ownership documentation. I do meet FEMA's definition of an owner-occupant because I am either (A) the legal owner of the home. (B) pay no rent, but am responsible for the payment of taxes or maintenance for the residence, or (C) hold lifetime occupancy rights. I was unable to obtain this documentation because [provide an explanation of the circumstances that prevent standard ownership verification of the appropriate owner-occupant category]. I hereby declare under penalty of perjury that the foregoing is true and correct."