|  |  |
| --- | --- |
| **DOCUMENTATION TO VERIFY OWNERSHIP** | |
| **Document and Description** | **Acceptable Document Date** |
| **Deed or Official Record:**  Original deed or deed of trust to the property. | Deed must be current/effective during the disaster incident period. Applicants may submit a document that is dated within the period of assistance. |
| **Mortgage Documentation:**  Mortgage statement or escrow analysis. | Mortgage statements or escrow documents must be dated within one year prior to the disaster or within the period of assistance. |
| Structural or real property insurance document, bill, or payment record. | Documents must be dated within one year prior to the disaster or within the period of assistance. |
| Property tax receipts or property tax bill | Document must be current and/or effective during the disaster incident period. Applicants may submit a document that is dated within the period of assistance. |
| Manufactured home certificate of title |
| Real Estate Provisions |
| Contract for Deed |
| Land Installment Contract |
| Quitclaim Deed |
| Bill of Sale or Bond for Title |
| Will or Affidavit of Heirship naming the applicant heir to the property and a death certificate |
| **Receipts for Major Repairs or Improvements:**  The applicant or co-applicant may submit receipts that show they were responsible for major repairs, maintenance, or improvements (e.g., roof; HVAC; plumbing or other major utility repair or replacement such as water line, sewer, well, or septic; solar panels; major mitigation measures such as elevation; structural component repair or replacement) to the disaster-damaged residence address. The receipt must include the applicant or co-applicant's name and the disaster-damaged residence address. | Major repair receipts must be dated within five years prior to the start of the incident period for the disaster. |

|  |  |
| --- | --- |
| **DOCUMENTATION TO VERIFY OWNERSHIP** | |
| **Document and Description** | **Acceptable Document Date** |
| **Mobile Home Park Letter:**  In the case of mobile homes or travel trailers located in a mobile home park, the applicant or co­ applicant may submit a letter or other written statement from the commercial or mobile park owner or manager, which states that the applicant or co-applicant owned the disaster­ damaged dwelling at the time of the disaster. The letter or written statement must include the name and telephone number of the individual providing verification, and must include how the individual knows the applicant or co-applicant owned the mobile home or travel trailer at the time of the disaster (i.e., they had a copy of their ownership documentation on file). | The commercial or mobile park owner's or manager's letter or written statement must be dated current/effective during the disaster incident period but may be dated within the period of assistance. |
| **Court Documents:**  If the applicant or co­ applicant was previously or is currently in a legal dispute that is pertinent to the ownership of the disaster-damaged residence, the applicant may submit a copy of court documentation that states the applicant owned the disaster-damaged residence address. | Court documentation must be dated within one year prior to the disaster or within the period of assistance. |
| **Public Official's Letter:** Public official's (i.e., federal, state, local, tribal, or territorial government official) letter or other written statement that includes the name of the applicant or co-applicant, the disaster- damaged residence address, that the applicant or co-applicant owned the disaster-damaged dwelling at the time of the disaster, and  the name and telephone number of the individual providing verification. | Public official's document must be dated within the period of assistance. |

**DOCUMENTATION TO VERIFY OWNERSHIP**

**MOBILE HOME EXCEPTION**

**Proof of Ownership Self-Declarative Statement**:

FEMA will accept a written self-declarative statement as a last resort from applicants whose **pre-disaster residence was a mobile home or travel trailer**, as traditional forms of ownership documentation may not exist since mobile homes and travel trailers may be considered vehicles and not real estate. FEMA will also accept a written self-declarative statement as a last resort from applicants living in insular areas, islands, and tribal lands, as many of these areas lack the traditional documentation and land ownership practices common in the continental United States. Self-declarative statements must be provided to FEMA in writing to be maintained in the applicant's file, not solely viewed by an inspector.

The self-declarative statement must include:

* the address of the disaster-damaged residence;
* length of time the applicant lived in the disaster-damaged primary residence prior to the Presidential disaster declaration;
* 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 (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."; and

* the applicant's name and signature.
* If possible, the applicant should also provide any documents from the *Documentation to Verify Ownership* chart, even if they do not meet all the requirements for the document type, to further support their claim.
* Self-declarative statements may be written post-disaster. FEMA will not accept a declarative statement of ownership for pre-disaster squatters or when conflicting documentation available to FEMA contradicts the declarative statement.
* In instances where multiple applicants claim they are the owner-occupant, an applicant who provides other acceptable ownership documentation may be determined eligible when all other applicants claiming ownership for the same address provide self-declarations of ownership. If all claimants provide self-declarative statements, the first applicant to meet all eligibility and documentation criteria will be awarded the Housing Assistance funds.

**DOCUMENTATION TO VERIFY OWNERSHIP**

**HEIRSHIP EXCEPTION**

**Heirship Proof of Ownership**:

A written self-declarative statement as a last resort from applicants whose pre-disaster residence was passed down via heirship,[[1]](#footnote-1) as often times, traditional forms of ownership documentation in these situations do not exist. Self-declarative statements must be provided to FEMA in writing to be maintained in the applicant's file, not solely viewed by an inspector.

The self-declarative statement must include:

* the address of the disaster-damaged residence;
* length of time the applicant lived in the disaster-damaged primary residence prior to the Presidential disaster declaration;
* 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 was unable to obtain this documentation because [*provide an explanation of the circumstances that prevent standard ownership verification*].";

* the major elements of the following statement:

"As the nearest relative of the deceased in the line of succession, my ownership includes all the rights and obligations of the deceased. The decedent's name is [*name of decedent*], who died on [*date of death*]. I hereby declare under penalty of perjury that the foregoing is true and correct."; and

* the applicant's name and signature.
* If possible, the applicant should also provide any documents from the *Documentation to Verify Ownership* chart, even if they do not meet all the requirements for the document type, to further support their claim.
* Self-declarative statements may be written post-disaster. FEMA will not accept a declarative statement of ownership for pre-disaster squatters or when conflicting documentation available to FEMA contradicts the declarative statement.
* In instances where multiple applicants claim they are the owner-occupant, an applicant who provides other acceptable ownership documentation may be determined eligible when all other applicants claiming ownership for the same address provide self-declarations of ownership. If all claimants provide self-declarative statements, the first applicant to meet all eligibility and documentation criteria will be awarded the Housing Assistance funds.

**RESOURCES**

**FEMA Individual Assistance Program and Policy Guide (IAPPG)**

<https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf>

Chapter 3, Section II.A.5. of the IAPPG

**FEMA’s September 2, 2021 Memorandum, SUBJECT: Amendment to FP 104-009-03, Individual Assistance Program and Policy Guide, Version 1.1**

<https://www.fema.gov/sites/default/files/documents/fema_individual-assistance-program-and-policy-guide-iappg-policy-amendments-memo-9.2.21_signed.pdf>

1. Heirship is the legal right to receive real and personal property under state law upon the death of an ancestor or next of kin. [↑](#footnote-ref-1)