

Documenting Home Ownership and Occupancy for Disaster Assistance in Kentucky

As part of the disaster assistance process, FEMA must determine ownership and occupancy of damaged primary residences. The agency has taken steps to make it easier for disaster survivors in Kentucky to verify ownership and occupancy.

Owners and renters must be able to prove they occupied the disaster-damaged primary residence before receiving Housing Assistance and some types of Other Needs Assistance. FEMA now accepts a broader range of documentation.

Ownership:

- Homeowners may provide official documentation such as:
 - The original deed or deed of trust to the property
 - A mortgage statement or escrow analysis
 - Property tax receipt or property tax bill
 - Manufactured home certificate or title
- In addition, FEMA will now accept a public official's letter or receipts for major repairs or improvements. The public official's statement (e.g. police chief, mayor, postmaster) must include the name of the applicant, the address of the disaster-damaged residence, the period of occupation and the name and telephone number of the official providing the verification.
- Survivors with heirship properties, mobile homes or travel trailers who do not have the traditional documentation of ownership may self-certify ownership as a last resort.
- Homeowners with the same address from a previous disaster only need to verify ownership one time. FEMA has also expanded the date of eligible documents from three months to one year before the disaster.

Occupancy:

When FEMA is unable to verify an applicant's occupancy, applicants may provide other documentation, such as:



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- Utility bills, bank or credit card statements, phone bills, etc.
 - Employer’s statement or paycheck stubs
 - Written lease agreement
 - Rent receipts
 - Public official’s statement
- In addition, FEMA will now accept motor vehicle registration, letters from local schools (public or private), federal or state benefit providers, social service organizations or court documents.
 - Applicants can also use a signed statement from a commercial or mobile home park owner, or self-certification for a mobile home or travel trailer as a last resort.
 - If survivors have successfully verified occupancy to FEMA from a previous disaster within a two-year period, they do not need to do it again.

Homeowners and renters in Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren counties can apply online at [DisasterAssistance.gov](https://www.fema.gov/disaster/4630), call 800-621-3362 or use the [FEMA mobile app](#) for smartphones.

The deadline to apply for FEMA disaster assistance is Feb. 11, 2022.

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://www.youtube.com/watch?v=WZGpWI2RCNw).

For more information about Kentucky tornado recovery, visit www.fema.gov/disaster/4630. Follow the FEMA Region 4 Twitter account at www.twitter.com/femaregion4.

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FEMA’s mission is helping people before, during, and after disasters.