

complete and update verification at the time of inspection. In locations where automated verification of public records is limited, FEMA partners with applicable authorities from the state, territorial, tribal, or local (SLTT) government to verify occupancy.

- Documentation:** When FEMA is unable to verify an applicant’s occupancy of their disaster-damaged primary residence, the applicant may provide FEMA with any of the documents listed below for verification. FEMA can request additional documents to prove occupancy in cases where the name reflected on utility bills and the name of the primary occupant conflict.

Figure 7: Documentation to Verify Occupancy	
Document and Description	Acceptable Document Dates
Utility Bills: Electric, gas, oil, trash, water/sewer bills that reflect the name of the applicant or co-applicant and the residence address.	Utility bills must be dated within 3 months prior to the incident period.
Merchant’s Statement: Bank or credit card statement, phone bill, cable/satellite bill, etc. that reflect the name of the applicant or co-applicant and the disaster-damaged residence.	Merchant statements must be dated within 3 months prior to the incident period.
Employer’s Statement: Pay stubs and similar documents that reflect the name of the applicant or co-applicant and the disaster-damaged residence.	Employer’s statements must be dated within 3 months prior to the incident period.
Lease/Housing Agreement: Copy of a written lease, housing agreement, or landlord’s written statement that includes the name of the applicant or co-applicant, the landlord contact information, the basic terms of tenancy including the location of the unit, amount of rent, and duration of the lease confirming that the applicant lived there at the time of the disaster; and signatures from both the landlord and applicant/co-applicant.	These documents must be current (not expired) at the time of the disaster.
Rent Receipts: Copy of a rent receipt or bank statement (with image of the cancelled check) that reflects the name of the applicant or co-applicant, the landlord contact information, the location of the pre-disaster unit, the amount of rent, and the landlord’s signature.	Rent receipts must be dated within 3 months prior to the incident period.
Public Official’s Statement: Public official’s (<i>e.g. Police Chief, Mayor, Postmaster, etc.</i>) written statement that includes the name of the applicant or co-applicant, the residence address, the period of occupation, and the name and telephone number of the individual providing the verification.	Public official’s statements must be dated within the 18-month period of assistance or extended period of assistance.
Driver’s license, state-issued ID card, voter registration card that reflect the name of the applicant or co-applicant and the disaster-damaged residence.	These documents must be current (not expired) at the time of the disaster.

Document Exceptions:

- **Proof of Occupancy:** If the listed documentation is unavailable, FEMA may accept a written self-declarative statement as a last resort, only from the applicants living in insular areas, islands, and tribal lands. The statement must also include how long the applicant lived in the disaster-damaged residence prior to the Presidential Disaster Declaration, an explanation of the circumstances that prevent standard occupancy verification, and the applicant's signature.
- **Intent to Occupy Statement:** Applicants not occupying the residence at the time of the disaster may still receive consideration for IHP Assistance if they submit a written statement along with supporting verifiable documentation, such as a utility deposit or a pre-dated lease that contains the applicant/co-applicant's name and the residence address. Supporting documentation must be dated on or before the first day of the incident period.
 - Example 1: An applicant who recently purchased a home that was destroyed while the applicant was in the process of moving in may be eligible based on intent to occupy. Such applicants not occupying the residence at the time of the disaster may still be eligible if they submit documentation showing their intent to occupy the home as their primary residence.
 - Example 2: In addition to meeting general eligibility criteria (see [Chapter 3, II.](#)), incarcerated applicants must submit documentation verifying they will be released prior to the end of the assistance period, such as official documentation from the correctional facility or detention center, or information (e.g., name of incarcerated individual, city and state of the facility, etc.) necessary to complete an online search of the facility's online database to determine the release date, if available.
 - If incarcerated applicants are not released prior to the inspection and cannot be present for an inspection, they must designate a third party 18-years or older to meet with the inspector on their behalf.
- **Student Occupancy:** Applicants who lived in housing provided by an educational facility (e.g., college dormitory) may be eligible for IHP Assistance if the student housing was their primary residence. For additional information on student eligibility for disaster assistance, see [Chapter 3, II.B.](#)

5. *Ownership*

FEMA verifies ownership through inspection, automated public records search, or submitted documents, including documents from the state, territorial, or tribal government.

When an applicant's ownership of their pre-disaster primary residence has been verified, they may be considered for Repair, Replacement, or PHC Assistance.