

FEMA defines an owner-occupied residence⁵² as one where the applicant:

- Is the legal owner who permanently resides at the disaster-damaged residence; or
- Does not hold a formal title to the residence and pays no rent, but is responsible for the payment of taxes or maintenance of the residence; or
- Has lifetime occupancy rights with formal title vested in another (see *Figure 8* for required documentation).
- **Ownership Documentation:** When FEMA is unable to verify an applicant’s ownership of their primary residence during inspection or through an automated public records search, the applicant may provide FEMA with documentation to prove ownership. There are various documents that may be used to prove ownership and are outlined below.

Figure 8: 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.
Mortgage Documentation: Mortgage statement or escrow analysis.	The most recent mortgage statements available should be submitted (within three months of the disaster incident period) and escrow documents should be from the last quarter.
Real property* insurance document, bill or payment record, structural insurance documentation.	Within three months of the disaster incident period.
<i>*Buildings or other structures permanently attached to land as well as the land itself. This includes items that are structural components of the buildings or structures.</i>	
Property tax receipt or property tax bill	Current and/or effective during the disaster incident period.
Manufactured home certificate of title	
Real Estate Provision	
Contract for Deed	
Land Installment Contract	
Quitclaim Deed	
Bill of Sale or Bond for Title	
Will naming the applicant heir to the property and a death certificate	

The document provided must reflect:

- The name of the applicant or co-applicant registering for assistance; if a minor child is registering for assistance, the document must be in the adult co-applicant's name;
- The address of the disaster-damaged primary residence; and
- A date prior to the disaster incident period.

Document Exceptions: If the listed documentation is unavailable, FEMA may accept a written self-declarative statement as a last resort, only from applicants living in insular areas, islands, and tribal lands. The statement must include how long the applicant lived in the disaster-damaged primary residence prior to the Presidential Disaster Declaration, an explanation of the circumstances that prevent standard ownership verification, and the applicant's signature. However, FEMA will not accept a declarative statement of ownership for pre-disaster squatters.

B. Additional Eligibility Considerations

Although general eligibility considerations apply to all IHP applicants, certain situations and living arrangements require additional clarification.

1. Condominiums and Cooperatives

FEMA may provide Housing Assistance and ONA to condominium (condo) owner-occupants and cooperative (co-op) owner-occupants for eligible disaster-caused damage they are responsible for within their unit.

The owner of a condo or co-op unit is generally responsible for the fixtures, installations, and additions within the interior surfaces of the unit's perimeter walls, floors, and ceilings. This includes interior partitions, plumbing, appliances, and the exterior heating and cooling units from the point of supply into the unit.

FEMA generally does not provide assistance for disaster-caused damage to structural elements (e.g., roof, exterior walls, chimneys, and shared foundation) and common areas shared by all residents such as recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms, and all other jointly-used space.

The condo or co-op association's master insurance policy generally covers damage to common areas and structural elements of the building that are shared by all residents. If the condo or co-op association does not hold an insurance policy for a particular peril and the association is



Condominium vs. Cooperative

A **condominium residence** generally is a type of housing where each resident owns their individual unit in a multi-unit building and shares the costs of maintaining the structural elements and common areas (i.e., roof, hallway, HVAC, walkways).

A **cooperative residence** generally is a type of housing where residents are shareholders of a corporation that owns the building and/or property where they reside. The share entitles each resident exclusive use of the unit they live in.