

Update to FEMA's Individual Assistance Program and Policy Guide, Version 1.1

Underserved communities, to include individuals with low income and people of color, struggle more when recovering from disasters in comparison to communities with greater resources. As part of FEMA's commitment to ensure equity in the delivery of assistance to survivors and communities, FEMA examined programs and processes, identifying potential policy changes that can decrease barriers. Based on the analysis of our statutory and regulatory authorities and current policy and program guidance and additional feedback, FEMA amended the [Individual Assistance Program and Policy Guide \(IAPPG\), Version 1.1](#), to create additional flexibilities that ensure access to assistance is equitably provided to all survivors. The policy changes outlined below apply for disasters declared on or after August 23, 2021.

Expanded Federal Disaster Assistance

- FEMA will implement the following actions for all future disasters for which Individual Assistance is offered to disaster survivors:
 - Providing financial assistance to applicants with disaster damage that did not cause their home to be unlivable to clean and sanitize their home to help prevent additional losses and protect the health and safety of the household.
 - Issuing inspections for applicants that are pending verifications for identity, occupancy, and/or ownership and providing additional support to verify these requirements at the time of inspection and through additional outreach to this population.
 - Providing financial assistance to applicants for the cost of real property needs (limited to wheelchair ramp, grab bars, and a paved path) due to a disaster-caused disability, when these items were not present in the home before the disaster.
 - Providing financial assistance to repair real property components impacted by disaster-caused mold growth.

Occupancy and Ownership Verification

FEMA is expanding the types and acceptable dates of documents that disaster survivors can provide to verify home ownership and occupancy. FEMA is required by law to verify an applicant's occupancy for Housing Assistance and some types of Other Needs Assistance (ONA). FEMA is also required by law to verify an applicant's ownership of their home to provide financial assistance to repair or replace their home.



FEMA

FEMA has expanded the acceptable date range for most documents to one year prior to the start of the incident period for the declared disaster. FEMA will also accept documents dated after the disaster, within the period of assistance, when the documents clearly show that the applicant occupied or owned the home at the time of the disaster.

Occupancy

When FEMA is unable to verify an applicant's occupancy of their disaster-damaged primary residence, the applicant may submit documents to verify occupancy.

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 disaster-damaged residence address.	Utility bills must be dated within one year prior to the disaster or within the period of assistance.
Other Bills: Bank or credit card bill, phone bill, cable/satellite bill, medical provider's bill, etc., that reflect the name of the applicant or co-applicant and the disaster-damaged residence address.	Bills or invoices must be dated within one year prior to the disaster or within the period of assistance.
Employer's Documents: Pay stubs or similar documents received before the disaster, or a letter or other written statement from an employer prepared after the disaster, that reflects the name of the applicant or co-applicant and the disaster-damaged residence address. The letter or written statement must include the name and telephone number of the individual or organization providing verification.	Employer's documents must be dated within one year prior to the disaster or within the period of assistance.
Lease/Housing Agreement: Copy of a written lease, housing agreement, or a letter or other written statement from the landlord that includes: - the name of the applicant or co-applicant - the landlord's contact information - the basic terms of tenancy including:	Documents must be current/effective during the disaster incident period but may be dated within the period of assistance.

Documentation to Verify Occupancy	
Document and Description	Acceptable Document Dates
- the location of the pre-disaster unit, - duration of the lease confirming that the applicant lived there at the time of the disaster, and - signatures from both the applicant or co-applicant and the landlord. FEMA will accept a lease or housing agreement without a signature from the landlord, but FEMA must be able to verify the lease with the landlord.	
Rent Receipts: Copy of a rent receipt or bank statement (with image of the cancelled rent check) that reflects the name of the applicant or co-applicant, the landlord's contact information, and the address of the pre-disaster housing unit.	Rent receipts must be dated within one year prior to the disaster or within the period of assistance.
Public Official's Documents: Documentation received before the disaster from a public official (e.g., Police Chief, Mayor, Postmaster, state, local, tribal, or territorial government official) that includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement prepared after the disaster that includes the name of the applicant or co-applicant, the disaster-damaged residence address, and that the applicant or co-applicant occupied the disaster-damaged dwelling at the time of the disaster. The letter or written statement must include the name and telephone number of the public official providing verification.	Public official's document must be dated within one year prior to the disaster or within the period of assistance.
Identification Cards: Driver's license, state-issued ID card, or voter registration card that reflects the name of the applicant or co-applicant and the disaster-damaged residence address.	Identification documents must be issued and dated prior to the incident start date and current (not expired) at the time of the disaster.

Documentation to Verify Occupancy	
Document and Description	Acceptable Document Dates
Social Service Organization Documents: Documentation received before the disaster from a social service organization that provided pre-disaster services to the applicant (e.g., Center for Independent Living, Meals on Wheels, the National Urban League) and includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement from the organization prepared after the disaster verifying that the applicant or co-applicant occupied the disaster-damaged dwelling address at the time of the disaster. The letter or written statement must include the name and telephone number of the individual or organization providing verification.	The social service organization documents must be dated within one year prior to the disaster or within the period of assistance.
Local School Documents: Documentation received from the school or school district before the disaster that include the child's disaster-damaged residence and the name of the applicant or co-applicant, or a letter or other written statement from the school or school district prepared after the disaster verifying the child's residence at the time of the disaster and includes, in the case of a dependent, the name of the applicant or co-applicant. The letter or written statement must include the name and telephone number of the individual or organization providing verification.	The local school district documents must be dated within one year prior to the disaster or within the period of assistance.
Federal or State Benefit Documents: Documents received before the disaster from a federal or state agency that provided benefits to the applicant (e.g., Supplemental Nutrition Assistance Program (SNAP)) and includes the name of the applicant or co-applicant and the disaster-damaged residence address or a letter or other written statement from the	The federal or state agency benefits documents must be dated within one year prior to the disaster or within the period of assistance.

Documentation to Verify Occupancy	
Document and Description	Acceptable Document Dates
organization prepared after the disaster verifying that the applicant or co-applicant occupied the disaster-damaged dwelling address at the time of the disaster. The letter or written statement must include the name and telephone number of the individual or organization providing verification.	
Motor Vehicle Registration: Copy of a motor vehicle registration which shows that the vehicle was registered to the applicant or co-applicant at the disaster-damaged residence address.	The motor vehicle registration must be issued within one year prior to the disaster or within the period of assistance
Affidavits of Residency or Other Court Documentation: Copy of court documentation which notes the name of the applicant or co-applicant and the disaster-damaged residence address.	Affidavits of residency or other court documentation must be dated within one year prior to the disaster or within the period of assistance.
Mobile Home Park Documents: 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 park owner or manager, which states that the applicant or co-applicant occupied 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.	The mobile home park owner's or manager's documents must be dated within the period of assistance.

Additionally, FEMA may accept a written self-declarative statement as a last resort from survivors who lived in mobile homes or travel trailers and experience challenges with obtaining traditional forms of documentation. FEMA may also accept these statements as a last resort from applicants living in insular areas, islands, and tribal lands. Self-declarative statements may be written post-disaster but must be provided to FEMA in writing to be maintained in the applicant's file.

Ownership

When FEMA is unable to verify an applicant's ownership of their disaster-damaged primary residence, the applicant may submit documents including deeds, mortgage documentation, property tax information, and bill of sale. FEMA will now accept the documents listed below to verify ownership.

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	Major repair receipts must be dated within five years prior to the disaster.

Documentation to Verify Ownership	
Document and Description	Acceptable Document Date
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.	
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 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., 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	Public official's document must be dated within the period of assistance.

Documentation to Verify Ownership	
Document and Description	Acceptable Document Date
telephone number of the individual providing verification.	

Additionally, FEMA may accept a written self-declarative statement as a last resort from survivors with heirship properties or those who own mobile homes or travel trailers and experience challenges with obtaining traditional forms of documentation. FEMA may also accept these statements as a last resort from applicants living in insular areas, islands, and tribal lands. Self-declarative statements may be written post-disaster but must be provided to FEMA in writing to be maintained in the applicant's file.