



# Bringing TPS To Your Work

Success:

Goal:

KPI:

Visualize the Process: How can you display your team's work to ensure defects or problems present themselves quickly?

Eliminate Muda: What types of waste do you expect to find in this process?

Continuous Improvement: How can you bring the culture of continuous improvement to this process?

Yokoten: What is a best practice that you have or hope to develop, that other areas of your organization could benefit from?

# Muck & Gut Guide



Shrinking time  
between disaster  
and recovery.

Mucking and gutting is the first step in the rebuilding process. This phase of construction consists of removing damaged belongings from the home, removing damaged construction materials and prepping the home for mold treatment. The muck and gut process presents a set of health hazards. For this reason, protecting oneself against potential injuries or illnesses is extremely important. This guide provides a step-by-step overview of mucking and gutting and explains how to prepare the home and how to protect yourself. Following completion of a muck and gut the house must be dried out and properly treated for mold.

## Materials Needed:

Boots	Floor Scraper	Nitrile Gloves	Tile Chisel
Clorox Wipes	Hammers	Respirators (P-100)	Tyvek Suits
Contractor Garbage Bags	Hand Sanitizer	Safety Goggles	Utility Knives
Crowbar/Pry-bar	Hard Hats	Shovels	Water
Duct Tape	Leather Work Gloves	Sledge Hammer	Wheelbarrows

## Before You Begin:

- Make sure the homeowner has taken pictures of all damages before beginning work. These will be helpful for any future FEMA or insurance claims.
- Ensure that the electricity and gas are shut off to the property. Electricity can be shut off at the breaker box or exterior electrical panel. Gas can be shut off at the meter or via shut off valves to individual appliances.
- It may be helpful to also turn off the water to the home. This will prevent possible further water damage from incidentally damaged pipes during gutting. Water can be turned off at the water meter generally located in front of the home.
- Make sure the home is safe to enter. Inspect the roof and exterior of the home for damage that could compromise the structural integrity of the home.
- Before you enter the home, make sure you are wearing your respirator, tyvek suit, goggles, and gloves.

## Putting on PPE:

- Put on the tyvek suit over your clothing. If the suit does not include shoe covers, be sure to cover your footwear (footwear must be closed-toe).
- Put on nitrile gloves. Place leather work gloves over nitrile gloves.
- Put on goggles and respirator.
- The above equipment must be worn at all times when inside the home.



# Muck & Gut Guide

## Step 1 - Cleaning

- Clear out the home. Most items can be put in a pile beside the curb. Damaged items should be separated by material type. Ex. Furniture in one pile, electronics in another, drywall and insulation in another.
- Personal belongings affected by floodwaters must be removed from the home. Volunteers should be respectful when removing these belongings.
- DO NOT open the refrigerator. Tape or tie shut and place on curb.
- For homeowners mucking and gutting their own homes - if any of your belongings were affected by floodwaters, remove them from the home. Toxins and contaminants in floodwaters are often very harmful, and wet items can quickly become moldy.
- Place smaller items affected by floodwaters in contractor trash bags. Tape the bag shut and place beside curb.
- Both volunteers and homeowners should set aside any medical equipment or insured items, so that these items can be claimed as a loss in the days and weeks after damage was incurred.

## Step 2 - Mucking

- Begin mucking: Use a flat shovel to remove as much mud and debris as possible. This will reduce the chance of slipping and make it safer to move around the home.

## Step 3 - Gutting

- Remove affected baseboard, door trim, door casings, and doors from the home. Use a pry bar to wedge trim away from wall, and be mindful of exposed nails.
- Look for the waterline. This will serve as an initial point of reference when removing drywall.
- Remove drywall. If the home received below 4' of flooding, remove 4' of drywall - this will make the installation of new drywall much easier.
- Much like paper towel, water travels up drywall. Remove drywall at least 2' above the water line. If drywall is still damp, continue to remove further above the waterline.
- Remove insulation and place in contractor trash bags. Place bags on curbside. Insulation can be very irritating to the skin, eyes, and throat if proper protective equipment is not worn.

### Important:

- Mold grows quickly. Once the drywall is removed, assess the spread of mold. Mold growth higher than the water line will necessitate the removal of more drywall. Use a hammer to punch a hole in the wall to inspect the extent of mold growth.
- Be sure to wear a hardhat when removing drywall. Falling debris and hand tools can cause serious injury.
- Using a wheelbarrow to remove drywall from the home can make this phase much easier and reduce the chances of injury.



# Muck & Gut Guide

## Step 3 - Gutting Continued

- Remove cabinets and vanities from the home. Be sure the water and gas to any appliances or fixtures are cut off before attempting to remove. If you are unsure or do not feel comfortable doing so, contact a licensed plumber to ensure fixtures are disconnected properly.
- Removal of the shower/tub unit may be necessary to treat mold growth.
- Most ceramic tile flooring will not need to be removed. Inspect grout lines to ensure no cracks or openings are present, as mold can grow in these spaces and underneath tiles. If you are unsure if the tile was affected, remove an edge tile to see if moisture is present underneath it.
- Remove all nails/screws from exposed framing. This will make mold treatment much easier and safer. Be mindful when disposing of these and any items with exposed nails or screws.
- Use the floor scraper to remove any remaining debris or damaged flooring.

### Safety Notes

- Wearing the listed personal protective equipment is essential for the safety of volunteers, homeowners, and anyone inside the home. Toxins and contaminants in the mud leftover from floodwaters can be extremely harmful, especially to children and the elderly. Exposure to these contaminants may result in serious illness. Mold spores can stick to clothing, so be sure to wear a tyvek suit and thoroughly wash all clothes worn during this process.
- Protect open wounds or scrapes. If you sustain an injury during this phase, immediately clean and cover the wound.
- Watch out for animals such as snakes when removing items from the home.

### Important:

Take frequent breaks, and drink plenty of water. This work can be extremely physical and very hot, so be sure to monitor peers for signs of heat exhaustion and fatigue.



# Mold Suppression Supplies

All supplies can be purchased on Amazon or at your local home improvement store for around \$500-\$700, depending on the size of your home, the number volunteers who are helping, and what tools you already own.

Remember, the right personal protective equipment (PPE)--properly fitted for every person helping--is essential to protect eyes, airways, skin, and clothes while cleaning up mold.

## Supplies Checklist

### Personal Protective Equipment

- Protective coveralls w/hood & foot covers  
*Common brand: Tyvek*
- Waterproof work boots
- Nonvented safety goggles  
*Common brands: 3M, Dewalt*
- Respirator masks  
*Common brand: 3M*
- P100 filters  
*Common brands: 3M*
- Disposable gloves
- Leather work gloves

### Cleaning Supplies

- EPA-registered fungicide  
*Common brands: Concrobium Mold Control, Fiberlock Shockwave*
- Spray bottles
- Shop towels
- Household or dish detergent
- Antibacterial wipes
- Brooms & dustpans
- HEPA vacuum

### Tools

- Wire cutters
- Hammers
- Demolition hand tools
- Utility blades
- Wire brushes
- Ladders

### Other Supplies

- Moisture meter  
*Common brands: General Tools & Instruments, Extech*
- Roll of 6mm plastic
- Duct tape
- Stapler & staples
- Lumber crayons or permanent markers
- Contractor trash bags
- Fans / air blowers / dehumidifiers

*Supply quantities needed depend on the size of the job and the number of volunteers.*

For more information, including step-by-step mold suppression videos and additional recovery guides, visit [sbpusa.org/start-here](http://sbpusa.org/start-here)



Shrinking time between disaster and recovery.

# Mold Suppression Guide

This guide walks you step by step through an effective mold suppression process, which can be undertaken with help from your family and/or neighbors. **Remember, you DO NOT and SHOULD NOT have to spend thousands of dollars on mold suppression or remediation.**

## An Overview of Mold

### THE MOLD PROBLEM

Mold is a common problem after flooding. It can be harmful to your health and must be effectively cleared before you can begin rebuilding. But there is good news. **Armed with the right information and tools, mold problems are something most people can successfully and affordably take care of themselves, saving precious dollars for other recovery needs.**

### WHAT IS MOLD?

Mold is different than mildew. Mildew is a surface fungus that is typically gray or white in color and can be easily cleaned or wiped away with a simple cleaning agent.

Molds are naturally occurring species of fungus. They grow best in warm, damp conditions--conditions common in flooded homes—and reproduce by means of tiny spores that can float through the air. Molds are typically green or black in color.

Unlike surface mildew, molds have tiny branches and roots, so they grow both on top of and INTO materials like wood. You'll need a fungicide and wire brushes to remove it. There are many different types of mold, but all types require moisture and oxygen to grow. Without these, there can be no mold growth.

### MOLD AND HEALTH

Some molds can be harmful to your health, especially for those who are allergic to mold or have weakened immune systems. Because they produce allergens and irritants exposure can cause symptoms like sneezing, runny nose, itchy eyes, and skin rash. More severe reactions include asthma attacks, fever, and infection. Clearing out mold is essential for your family's health.

### CLEANING UP MOLD

Indoor growth can and should be prevented or controlled by controlling moisture in the home. If your home has mold growth, you must fix the water problem and clear the mold. Professional mold suppression and remediation services can cost thousands of dollars, and prices can go up even further after a disaster. **In many cases mold is something you can safely, effectively, and much more affordably suppress yourself with the proper supplies and procedures.**

Before beginning, check with your State to see if any mold assessment and remediation regulations exist. Some states do have licensing and certification laws, but they typically exempt homeowners doing mold suppression in their own homes. Also check with your insurance company on anything your policy may say about mold suppression or remediation. After checking and complying with any applicable requirements, you can follow the step-by-step process in this guide to effectively suppress mold and move forward with repairs or rebuilding.

### COMMON SOURCES OF EXCESS MOISTURE AND MOLD GROWTH:

- Water intrusion from storm and flooding events
- Roof leaks and resulting moisture in walls, ceilings and attics
- Wet subfloor, carpet, and/or flooring
- Standing water in a basement or crawl space
- Plumbing backups
- Mold spores in HVAC ducts
- Inadequate attic ventilation

# Supplies Tips

- All supplies can be purchased on Amazon or at your local home improvement store for around \$500-\$700, depending on the size of your home, the number volunteers who are helping, and what tools you already own.
- The right personal protective equipment (also called "PPE"), properly fitted, is essential for protecting eyes, airways, skin, and clothes while cleaning up mold.
- Use wire brushes, not nylon, for scrubbing the wood framing. Wire brushes penetrate beneath the surface of the wood to more effectively remove mold.
- If you have access to them, fans, HEPA air-scrubbers, and dehumidifiers can help accelerate the drying process and get you ready to rebuild even faster.
- After each work day:
  - Safely dispose of disposable equipment and clothing,
  - Clean reusable equipment and protective clothing according to the manufacturers' recommendations,
  - Wash regular work clothing separately from other clothing in hot water and detergent, and
  - Clean footwear.

# Mold Suppression Supplies

## WHY USING FUNGICIDE, NOT BLEACH, IS ESSENTIAL

Use an EPA-registered fungicide for mold suppression. Fungicides are cleaning agents specifically intended for killing mold and other fungi, both on AND below the surface of contaminated materials. Mold suppression formulas are also designed to help prevent future mold growth.

*Common brands: Concrobium Mold Control, Fiberlock Shockwave / ~\$30-\$40 per gallon*

Bleach is NOT effective for mold suppression because it cannot clean below the surface of porous or semi-porous materials like wood. Because it cannot kill mold roots, mold can and will regrow. The EPA and CDC do not recommend bleach for mold suppression or remediation.

## WHAT TO WEAR WHEN CLEANING MOLDY AREAS<sup>1</sup>



**Protective coveralls & boots:** Use disposable protective coveralls with a hood and foot covers to protect your hair, clothes, and footwear during cleanup, and to limit further spread of mold spores. Also wear waterproof work or rubber boots.

*Common coveralls brand: Tyvek / ~\$6-\$8 per suit*



**Nonvented safety goggles:** Wear nonvented safety goggles to protect eyes from dust and mold spores.

*Common brands: 3M, Dewalt / ~\$4-\$10 each*



**Particulate respirator:** Use a respirator mask with 100-level particulate ("P100") filters to protect you from breathing in dust and mold particulates. Choose the correct size, and adjust the top and back of the mask for a snug fit and tight seal.<sup>2</sup>

*Common brand: 3M / Reusable Mask: ~\$5-\$30 each / Filters: ~\$8 per pair*



**Two kinds of gloves:** Wear long (extending to middle of forearm), impermeable, disposable gloves to protect skin from cleaning agents and particulates. Select gloves made from natural rubber, nitrile, polyurethane, or PVC. Wear leather work gloves over disposable gloves to protect hands from abrasions.

*Disposable gloves: ~\$8-\$10 per box of 100 / Leather work gloves: ~\$8-\$15 per pair*

<sup>1</sup>See CDC recommendations for mold cleanup and personal safety (<https://www.cdc.gov/disasters/mold/index.html>)

<sup>2</sup>Consult Occupational Safety and Health Administration (OSHA) fit testing requirements for respirators when used in an occupational setting ([www.osha.gov](http://www.osha.gov))

## SUPPLIES

### Personal Protective Equipment

- Protective coveralls
- Nonvented safety goggles
- Respirator masks
- P100 filters
- Disposable gloves
- Leather work gloves

### Cleaning Supplies

- EPA-registered fungicide
- Spray bottles
- Shop towels
- Household or dish detergent
- Antibacterial wipes
- Brooms & dustpans
- HEPA vacuum

### Tools

- Wire cutters
- Hammers
- Demolition hand tools
- Utility blades
- Wire brushes
- Ladders

### Other Supplies

- Moisture meter
- Roll of 6mm plastic
- Duct tape
- Stapler & staples
- Lumber Crayon
- Contractor trash bags
- Fans / air blowers / dehumidifiers

*Quantities needed depend on size of job and number of volunteers*

# Cleanup Tips

The tips and techniques presented in this section will help you clean up your mold problem. Professional cleaners or remediators may use methods not covered in this publication. Please note that mold may cause staining and cosmetic damage and it may not be possible to clean an item so that its original appearance is restored.

- Fix water problems and dry out the area as soon as possible.
- Clean and dry completely all contaminated items that can be properly washed; remove and discard those that cannot.
  - Non-porous items can be washed with hot water and detergent.
  - Porous materials that cannot be washed and disinfected, like carpeting and upholstery, must be discarded.
  - Wet insulation and drywall must be removed (to at least a foot above the waterline) and discarded.
- Cleaning properly is essential. In addition to causing mold growth, flood waters can carry chemicals, sewage, and other contaminants into the home. For more information on flood cleanup, visit [www.cdc.gov/disasters/floods/cleanupwater.html](http://www.cdc.gov/disasters/floods/cleanupwater.html)
- Work area should be thoroughly dry (below 20% moisture) before beginning suppression. Use a moisture meter to test framing.
- Do not paint or caulk moldy surfaces. Painting over is not a way to treat mold and is likely to peel. Properly clean and dry all surfaces before painting.

# Mold Suppression Procedure

The purpose of this procedure is to:

- Kill mold caused by flooding
- Dry out materials holding enough moisture to facilitate mold growth
- Prevent new mold growth
- Increase household's quality of life and health



**TIMELINE:**  
2 - 5 DAYS

## STEP 1

### Identify and address water source

Inspect exterior of house for cracks and penetrations that may be allowing water infiltration. The water source must be addressed before mold suppression work begins to ensure that mold does not have the opportunity to grow again.<sup>2</sup>

## STEP 2

### Isolate the work area

Use duct tape or staples to attach sheeting. Tape plastic sheeting around any supply and return vents.

## STEP 3

### Wear respirators

Ensure respirators have been cleaned with antibacterial wipes and dried before use. Wear respirators at times in the work area until at least 24 hours following wire brushing and vacuuming.

## STEP 4

### Clear nails and staples

Remove nails and staples from the face of every top plate, base plate, stud, and ceiling/floor joists. Drive any protruding nails into subfloor.

## STEP 5

### Treat framing: scrub, spray, and wipe down

Use a wire brush to scrub all wood surfaces in multiple directions--up and down, side to side, circularly and diagonally.<sup>3</sup>

- This helps remove mold and open up wood fibers for fungicide penetration.
- Any volunteers not scrubbing can be folding shop towels into sixths to prep for wiping down.
- Use a lumbré cayon to mark an "X" on the stud once fully scrubbed to track work progress.

Apply fungicide to all wood marked with an "X" according to product instructions (when recommended, spray application is often easiest).

Wipe down sprayed areas with a shop towel.

- Flip towel to a different clean face each time it becomes dirty; once all towel faces have been used, discard and replace with a new, clean towel
- Do not re-use dirty towels or re-dip dirty towels into fungicide.
- When stud is wiped down on all sides, circle the "X" with lumber crayon.

<sup>1</sup>For more information, see:

- FEMA - Initial Restoration for Flooded Buildings (<https://www.fema.gov/media-library/assets/documents/9968?id=2633>)
- FEMA - Cleaning Flooded Buildings Fact Sheet (<https://www.fema.gov/media-library/assets/documents/31368>)



## STEP 6

### Vacuum all exposed surfaces three times

Once all framing has been treated (all studs marked with a circled "X"), vacuum all exposed surfaces three times with a HEPA (High-Efficiency Particulate Arresting) vacuum to remove dust, debris, and dead mold spores.

## STEP 7

### Dispose of mold-contaminated items

Dispose of mold-contaminated items in sealed, doubled contractor trash bags, twisted, folded over and taped shut at the top.

## STEP 8

### Dry out completely

Allow at least 48 hours to dry completely (below 17% moisture). Do this by opening up windows, and if available, using fans, air blowers, and dehumidifiers. When possible, turning up the heat to 90 degrees can also significantly reduce drying time (*before turning on your HVAC, have your system inspected to verify it is free of mold*).

<sup>2</sup>If during your inspection of the house, you find or suspect structural damage, utility hazards, or mold in your HVAC system, stop and contact a professional to inspect.

<sup>3</sup>If accessible, operate an air scrubber(s) with a HEPA filter during demolition and mold remediation. This equipment draws air out of the construction zone, capturing mold spores and preventing their further spread.

## Verifying Completion

### HOW DO YOU KNOW WHEN THE SUPPRESSION OR CLEANUP IS FINISHED?

The water intrusion or moisture problem must be completely fixed.

No visible mold or moldy odors should be present. (*note that staining and cosmetic damage may remain even after successful mold removal*)

The site should show no signs of reoccurring water damage or mold growth when revisiting shortly after cleanup.

Framing must be completely dry; requirements can vary but below 17% moisture level is recommended. Verify using a moisture meter.

Inspection by a qualified professional is recommended at this stage to certify your suppression was successfully completed. Your state and/or insurer may require this. Any clearance inspections must happen BEFORE rebuilding begins.

### HOW SOON CAN YOU REBUILD AFTER SUPPRESSION?

Testing with moisture meter must show framing to be completely dry (below 17% moisture or regulation level for the area) first. If any clearance inspections by licensed assessors are required (check with your state and your insurance company on any applicable requirements first), this must also happen before rebuilding.

Once the framing has been assessed to meet moisture regulations, and any required clearance inspections passed and documented, you may begin the rebuilding process.

### IS SAMPLING FOR MOLD NEEDED?

In most cases, if visible mold growth is present, sampling is unnecessary. Since no EPA or other federal limits have been set for mold or mold spores, sampling cannot be used to check a building's compliance with federal standards. Surface sampling may be useful to determine if an area has been adequately cleaned or remediated. Sampling for mold should be conducted by professionals who have specific experience in designing mold sampling protocols, sampling methods, and interpreting results. Sample analysis should follow analytical methods recommended by the American Industrial Hygiene Association (AIHA), the American Conference of Governmental Industrial Hygienists (ACGIH), or other professional organizations.

For more information, including step-by-step mold suppression videos and additional recovery guides, visit [sbpusa.org/start-here](http://sbpusa.org/start-here)

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## Survivor's Guide to FEMA Damage Assessment Process

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If you were impacted by a disaster, and your county was declared for FEMA Individual Assistance (IA), you should apply to FEMA online at [DisasterAssistance.gov](https://DisasterAssistance.gov), on the mobile FEMA app, or by calling 800-621-3362.

When you apply for FEMA assistance, **you will receive a phone call** to conduct your initial intake assessment. FEMA will assess damage to homes through onsite and remote inspections depending on the severity of the damage you report during your intake assessment.

In order for FEMA to triage on-site inspections, applicants may be asked questions like the ones below during their intake assessment call.

*You indicated your home or personal property was damaged. FEMA would like to understand the damage the disaster caused. Please select the description that best matches your situation.*

1. I had minor damage, but I am able to live in my home.
2. I had damage to my home or personal property that requires a lot of repairs. I may not be able to live in my home.
3. I had damage to my home or personal property that requires major repairs. I am not able to live in my home.
4. My home was completely destroyed.
5. Unknown

It is important that applicants **answer this question carefully since it may affect the type and amount of assistance they may be able to receive**. The information below will help you navigate the FEMA application process more confidently.

### **Moderate to Severe Damage**

If your home was damaged by the disaster and you are unsure whether it is safe to inhabit, you should report moderate to major damage to FEMA. It is important to tell FEMA in your application and interview if you feel your home is **not safe to live in** due to **damage from the disaster**. With this answer, an onsite inspection will be scheduled, and you can prepare documentation for the inspection.

### **Minor Damage**

If you report that you can live in your home and that it only has minor damage, a remote inspection (via phone call) may begin on the spot or in a follow-up call. Your initial FEMA assistance will be based on your answers.



**IMPORTANT:** If you report that you can live in your home, you may not receive some forms of FEMA assistance (e.g., Home Repair Assistance above a certain threshold, Home Replacement Assistance, Rental Assistance)

### **Preparing for your inspection**

Regardless of inspection type, survivors should prepare the following in advance:

- Make a detailed list of all damages to your home, starting with the most severe
- Type of residence (single-family house, townhouse, mobile home, etc.), foundation type, number of stories, utilities are on/off
- Take photos and videos of the damage before you do any work like mucking/gutting, debris clearing
- Take notes and photos of specific damage, including:
  - The exterior of your home - windows, doors, and roof
  - Issues with electricity, gas, heat, plumbing, etc.
  - The interior - floors, walls, and ceiling
  - Safe access to and from the home
  - Issues with the septic and sewer systems
  - Issues with water supply or well (if applicable)
  - Personal property damage (appliances, furniture, vehicles, etc.)
- Make sure to describe your damage in as much detail as possible. Photographs and a professional construction estimate is the highest standard.
- Wherever possible, the key is for survivors to make clear and direct links between the damage done to homes and the disaster event itself.
  - Instead of saying "water flooded my home," an applicant should instead describe in their application that, "Due to rapid rainfall and widespread area flooding caused by [storm name], rising water entered my slab-on-grade home until it was 18" deep, fully covering my electrical outlets, destroying all of my furniture and major appliances." Photographs and an itemized list of lost property and estimated values will help make the case.
  - Instead of saying, "The wind damaged some shingles off my roof," an applicant may instead respond that, "[storm name's] sustained 135mph winds caused severe, and potentially structural, damage to my roof. ~X% of the roof is missing shingles lost during the storm and may need to be replaced."
    - Wherever possible, applicants should submit professional repair estimates to validate their application.
    - This will ensure survivors receive more of the assistance they need (by reducing the chance that any mistakes or misinterpretations occur).

### **Appealing FEMA's Decision:**

- Survivors can and should appeal any FEMA decision or award that they do not understand or agree with.



- When appealing a FEMA decision, be sure to include all documents that can substantiate claims made in the letter, including any repair estimates you may have.

#### Other Resources:

You can find other helpful resources on SBP's website which includes information on how to avoid contractor fraud, how to navigate post-disaster insurance and more.

<https://sbpusa.org/start-here>



## FEMA Appeal Packet Checklists

### FEMA Appeals Program

#### HOME REPAIRS APPEAL

- Cover Page
- Home Repairs Appeal Letter
- Insurance Documentation
  - (If insured:)
    - Policy Declarations Page showing Coverage A - Dwelling
    - Final Settlement Statement
    - Final Settlement Check
  - (If **not** insured:)
    - Statement of No Insurance
- Estimate(s)
- Release of Information Form

#### PERSONAL PROPERTY APPEAL

- Cover Page
- Personal Property Appeal Letter
- Insurance Documentation
  - (If insured:)
    - Policy Declarations Page showing Coverage C - Personal Property
    - Final Settlement Statement
    - Final Settlement Check
  - (If **not** insured:)
    - Statement of No Insurance
- Personal Property Inventory
- Appliance Damages Certificate
- Release of Information Form



## FEMA Appeal Packet Checklists

### FEMA Appeals Program

#### RENTAL ASSISTANCE APPEAL

- Cover Page
- Rental Assistance Appeal Letter
- Insurance Documentation
  - (If insured:)
    - Policy Declarations Page showing Coverage D - Loss of Use or Additional Living Expenses (ALE)
    - Final Settlement Statement
    - Final Settlement Check
  - (If **not** insured:)
    - Statement of No Insurance
- Signed Rental/Lease Agreement
- Proof of Payment Receipt
  - Check stubs
  - Bank record of direct deposit
- Release of Information Form

#### CONTINUED TEMPORARY HOUSING ASSISTANCE (CTHA) FORM

- Cover Page
- [Continued Temporary Housing Assistance \(CTHA\) Form](#)
- Pre/post-disaster Mortgage Documentation
- Pre/post-disaster Real Estate Taxes
- Pre/post-disaster Rent/Lease Agreement
  - Proof of payment (check stubs or bank record of direct deposit)
- Pre/post-disaster Utility Bills
  - Water, electric, gas, oil, propane, sewer, trash
- Current Landlord Contact Information
- Pre/post-disaster Income Information
- Release of Information Form



## How to Prove Ownership & Occupancy

### FEMA Appeals Program

#### Ownership:

- Deed or title
- Mortgage documentation
- Homeowners insurance documentation
- Property tax receipt or bill
- Manufactured home certificate or title
- Home purchase contracts
- Last will and testament (with death certificate) naming you heir to the property
- Receipts for major repairs or maintenance dated within 5 years prior to the disaster
- Letter prepared after the disaster from a mobile park owner or manager or public official that meet FEMA requirements
- [Self-certification letter](#)

#### Occupancy:

- Lease or housing agreement
- Rent receipts
- Utility bill (electric, water/sewer, etc)
- Pay stub
- Bank or credit card statement
- Driver's license, state-issued ID, or voter registration card
- Public official's statement
- Medical provider's bill
- Social service organization documents (e.g. Meals on Wheels, SNAP)
- Motor vehicle registration
- Affidavits of Residency or other court documentation
- Letter or mail delivered to your address from an employer, public official, social service organization, local school or school district, mobile home park owner or manager.