



## Bulletin 17-25 Revised

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### FEMA Disaster Declaration for the State of Florida

**This Bulletin has been updated to include the new Incident Period "end date" published by FEMA and to provide an exception to HomeBridge standard policy regarding FEMA Disaster Declarations for Florida only.**

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Florida due to Hurricane Irma.

**Declaration Date:** September 10, 2017

**Incident Period:** September 4, 2017 to October 18, 2017

The following counties were identified by FEMA:

Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Union, and Volusia

- If the subject property is located in in the state of Florida and the appraisal was completed **on or before** September 4, 2017 HomeBridge will require one of the following:
  - An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D), **or**
  - A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075), **or**
  - A Catastrophic Disaster Area Property Inspection Report (CDAIR); refer to [HomeBridge Bulletin 17-23](#) for details

**OR**

- **If the subject property is located in in the state of Florida and the appraisal was completed on or after September 5, 2017 the appraiser must comment on the impact of the hurricane to the property.**

**NOTE: If a re-inspection was already completed on or after September 4, 2017, another re-inspection is not required.**

HomeBridge prefers the original appraiser provide the 1004D/2075/Catastrophic Disaster Area Property Inspection Report (CDAIR) however HomeBridge will accept the report from any appraiser as long as the original Appraisal Management Company assigns the appraiser (i.e. if the original appraisal order was placed through Assurant/StreetLinks, the 1004D/2075/CDAIR must also be ordered through Assurant/StreetLinks).

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A 2075/CDAIR is also required on the following:

- A DU Refi Plus transaction with a property inspection waiver (PIW).
- An FHA Streamline without an appraisal.
- A VA IRRRL.

The 1004D, 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property. In the event significant damage is indicated on the 1004D, 2075, or CDAIR additional conditions may apply.

If you have any questions, please contact your Account Executive.