



## Bulletin 17-31

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### FEMA Disaster Declaration for the State of California

**This Bulletin replaces Bulletin 17-29 issued October 10, 2017 in its entirety.**

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state California of due to wildfires.

**Declaration Date:** October 10, 2017

**Incident Period:** October 8, 2017

The following counties were identified by FEMA:

Butte, Lake, Mendocino, Napa, Nevada, Orange, Sonoma, and Yuba counties

If the subject property is located in one of the above counties and the appraisal was completed on or before October 8, 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**
- Catastrophic Disaster Area Property Inspection Report (CDAIR); refer to [HomeBridge Bulletin 17-23](#) for details

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).

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.