

## FEMA Disaster Declaration Reference Guide

### 2022/2023 Disaster Declarations

Bulletin	Declaration Date	Incident Start Date	Incident End Date	State	Reinspection Required when Appraisal Completed: <sup>1,2</sup>	Appraiser Comment Period Dates <sup>3</sup>	County/Parish
23-13	3/26/23	3/24/23	3/25/23	Mississippi	On or before March 25, 2023	March 26, 2023 to June 26, 2023	Carroll, Humphreys, Monroe, Sharkey
23-05	1/16/23	1/12/23	1/12/23	Georgia	On or before January 12, 2023	January 13, 2023 to April 13, 2023	Butts, Henry, Jasper, Meriwether, Newton, Pike, Spalding, Troup
23-04	1/15/23	1/12/23	1/12/23	Alabama	On or before January 12, 2023	January 13, 2023 to April 13, 2023	Autauga, Coosa, Dallas, Elmore, Greene, Hale, Mobile, Morgan, Sumter, Tallapoosa
23-03	1/14/23	12/27/22	1/31/23	California	On or before January 31, 2023	February 1, 2023 to May 1, 2023	Alameda, Amador, Calaveras, Contra Costa, Mendocino, Merced, Monterey, Sacramento, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Cruz, Ventura
22-40	12/13/22	11/7/22	11/30/22	Florida	On or before November 30, 2022	December 1, 2022 to March 1, 2023	Brevard, Flagler, Lake, Putnam, St. Johns, Volusia
22-35	11/21/22	9/25/22	10/4/22	South Carolina	On or before October 4, 2022	October 5, 2022 to January 5, 2023	Charleston, Georgetown, Horry

If the subject property is located in one of the above counties and the appraisal was completed on or before the **End Date** (see date under “Re-inspection Required when Appraisal Completed” column) the following is required:

- 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). The Report name varies by AMC; refer to [Homebridge Bulletin 17- 23](#) for details, **AND**
- Homebridge will confirm the insurance is “fully in force” or “full bound” on the day of closing, **AND**
- VA transactions **only** (when appraisal was required): A signed Lender and Veteran Property Certification

Homebridge prefers the original appraiser provide the 1004D, 2075, or CDAIR, however, Homebridge will accept the report from any appraiser as long as the original AMC assigns the appraiser (i.e. if the original appraisal order was placed through StreetLinks, the 1004D or 2075 must also be ordered through StreetLinks)

#### **Hurricane Ian ONLY (Florida)**

- **ALL TRANSACTIONS:** A **Property Condition Certification**, signed with the closing docs, is required for **all** transactions (regardless of whether or not an appraisal was obtained). If an appraisal waiver/ACE offer applies to the transaction, all appraisal waiver/ACE offer requirements must be met.

#### **Hurricane Ian ONLY (Florida)**

- **Fannie Mae/Freddie Mac Purchase Transactions ONLY:** A licensed contractor or home inspector may complete an inspection in lieu of the appraiser completing a 1004D, 2075, or CDAIR subject to the following:
  - A signed statement from the contractor or Home inspector on company letterhead, **and**
  - The statement must include the subject property address and the date the inspection was completed (inspection date must be **after** the incident period end date), **and**
  - The statement must confirm there has been no damage to the property

#### **ALL TRANSACTIONS (excluding Hurricane Ian – see above for Ian requirements):**

- A **Borrower Affidavit of No Damage**, signed with the closing docs, is required for **all** transactions (regardless of whether or not an appraisal was obtained).
- If an appraisal waiver/ACE offer applies to the transaction, **all appraisal waiver/ACE offer requirements must be met** (refer to the FNMA/FHLMC guidelines posted on the [Products and Guidelines](#) page for complete requirements). **Additionally**, a drive-by appraisal is required **even if the appraisal waiver/ACE offer was retained**. If the appraisal waiver/ACE offer is **not** retained, **a full appraisal is required**, regardless of AUS findings

#### **Footnotes:**

1. The 1004D, 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property
2. An inspection/CDAIR is not required on FHA Streamlines and VA IRRRLs
3. The appraiser must continue to comment on any impact to value and marketability the disaster had on the subject property located in a county identified in a FEMA Disaster Declaration **for 90 calendar days after the end date of the Incident Period**

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22-33	10/14/22	7/25/22	7/28/22	Illinois	On or before July 28, 2022	July 29, 2022 to October 29, 2022	St. Clair
22-29 Revised	9/29/22	9/23/22	11/4/22	Florida	On or before September 23, 2022	September 24, 2022 to December 24, 2022	Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, Volusia
22-25	8/8/22	7/25/22	7/28/22	Missouri	On or before July 28, 2022	July 29, 2022 to October 29, 2022	St. Charles, St. Louis City, St. Louis County
22-24 Revised	7/29/22	7/26/22	8/11/22	Kentucky	On or before July 26, 2022	July 27, 2022 to November 11, 2022	Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, Whitley
22-20	6/29/22	5/2/22	5/8/22	Oklahoma	On or before May 2, 2022	May 3, 2022 to August 3, 2022	Adair, Cherokee, Muskogee, Okmulgee, Pottawatomie, Seminole, Tulsa
22-19	6/16/22	6/10/22	Ongoing	Montana	On or before June 10, 2022	June 11, 2022 to September 11, 2022	Carbon, Park, Stillwater
22-12	5/4/22	4/5/22	Ongoing	New Mexico	On or before April 5, 2022	April 6, 2022 to July 6, 2022	Colfax, Lincoln, Mora, San Miguel, Valencia
22-03	1/14/22	12/10/21	12/11/21	Tennessee	On or before December 11, 2021	December 12, 2021 to March 12, 2022	Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, Wilson
22-02	1/5/22	11/13/21	11/15/21	Washington	On or before November 15, 2021	November 16, 2021 to February 16, 2022	Clallam, Skagit, Whatcom counties and the Lummi, Nooksack, Quileute Indian Reservations
22-01	12/31/21	12/30/21	Ongoing	Colorado	On or before December 30, 2021	December 30, 2021 to March 30, 2022	Boulder
21-79	12/23/21	12/10/21	12/11/21	Arkansas	On or before December 11, 2021	December 12, 2021 to March 12, 2022	Craighead, Jackson, Mississippi, Poinsett, Woodruff
21-78	12/21/21	10/6/21	10/7/21	Alabama	On or before October 7, 2021	October 8, 2021 to January 8, 2022	Jefferson, Shelby
21-74 Revised	12/12/21	12/10/21	Ongoing	Kentucky	On or before December 10, 2021	December 11, 2021 to March 11, 2022	Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor, Warren
21-45 Revised	8/24/21	7/14/21	10/25/21	California	On or before July 14, 2021	October 26, 2021 to January 26, 2022	Lassen, Nevada, Placer, Plumas