

FEMA Disaster Declaration Reference Guide

2022/2023 Disaster Declarations

Bulletin	Declaration Date	Incident Start Date	Incident End Date	State	Reinspection Required when Appraisal Completed: ^{1,2}	Appraiser Comment Period Dates ³	County/Parish
23-25	4/27/23	4/12/23	4/14/23	Florida	On or before April 14, 2023	April 15, 2023 to July 14, 2023	Broward
23-24	4/24/23	4/19/23	4/20/23	Oklahoma	On or before April 20, 2023	April 21, 2023 to July 21, 2023	McClain, Pottawatomie
23-23	4/15/23	3/31/23	4/1/23	Indiana	On or before April 1, 2023	April 2, 2023 to July 2, 2023	Allen, Benton, Clinton, Grant, Howard, Johnson, Lake, Monroe, Morgan, Owen, Sullivan, White
23-22	4/7/23	3/31/23	4/1/23	Tennessee	On or before April 1, 2023	April 2, 2023 to July 2, 2023	Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton, Wayne
23-21 Revised	4/3/23	2/21/23	Ongoing	California	On or before February 21, 2023	February 22, 2023 to May 22, 2023	Kern, Mariposa, Monterey, San Benito, San Bernardino, Santa Cruz, Tulare, Tuolumne
23-20	4/2/23	3/31/23	3/31/23	Arkansas	On or before March 31, 2023	April 1, 2023 to July 1, 2023	Cross, Lonoke, Pulaski
23-19	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, Montgomery, Panola, Sharkey
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)

ALL TRANSACTIONS

- 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**