

FEMA Disaster Declaration Reference Guide

2023/2024 Active 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
24-04	1/30/24	12/17/23	12/21/23	Maine	On or before December 21, 2024	December 22, 2023 to March 21, 2024	Androscoggin, Franklin, Kennebec, Oxford, Somerset
24-03	2/19/24	1/21/24	1/23/24	California	On or before January 23, 2024	January 24, 2024 to April 24, 2024	San Diego
23-53	12/13/23	12/9/23	12/9/23	Tennessee	On or before December 9, 2023	December 10, 2023 to March 10, 2024	Davidson, Dickson, Montgomery, Sumner

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**

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2024 Disaster Declarations – Comment Period <u>Ended</u>							
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