

FEMA Disaster Declaration Reference Guide

| 2025 <u>Active</u> 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  |
| 25-17                                    | 7/22/25          | 6/14/25             | 6/15/25           | West Virginia | On or before June 14, 2025                                     | June 15, 2025 to September 15, 2025         | Marion, Ohio   |
| 25-16                                    | 7/22/25          | 6/23/25             | Ongoing           | New Mexico    | On or before June 23, 2025                                     | June 24, 2025 to September 24, 2025         | Lincoln  |
| 25-15                                    | 7/6/25           | 7/2/25              | 7/18/25           | Texas         | On or before July 18, 2025                                     | July 19, 2025 to October 19, 2025           | Burnet, Guadalupe, Kerr, Kimble, McCulloch, Menard, San Saba, Tom Green, Travis, Williamson  |
| 25-13                                    | 6/9/25           | 5/16/25             | 5/16/25           | Missouri      | On or before May 16, 2025                                      | May 17, 2025 to August 17, 2025             | Scott County, St. Louis County, St. Louis  |
| 25-12                                    | 5/23/25          | 5/16/25             | 5/17/25           | Kentucky      | On or before May 17, 2025                                      | May 18, 2025 to August 18, 2025             | Caldwell, Laurel, Pulaski, Russell, Trigg, Union   |
| 25-05                                    | 4/24/25          | 4/2/25              | 5/16/25           | Kentucky      | On or before May 16, 2025                                      | May 17, 2025 to August 17, 2025             | Anderson, Breckinridge, Bullitt, Butler, Calloway, Carroll, Christian, Clark, Daviess, Franklin, Garrard, Grayson, Hancock, Hardin, Hart, Henderson, Henry, Hopkins, Jefferson, Jessamine, Larue, Lincoln, McCracken, McLean, Meade, Mercer, Muhlenberg, Nelson, Ohio, Oldham, Owen, Pendleton, Powell, Trimble, Warren, Webster, Woodford |

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, **OR**
- FHA Transactions **ONLY** with a **Case Number Assigned On or After August 19, 2024**: A Remote Observation (see the Appraisal topic in the Homebridge FHA guidelines for requirements), **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, CDAIR, or Remote Observation (**FHA transactions ONLY**) 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, 2075 etc. 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 noted above**

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**2025 Disaster Declarations – Comment Period Ended**

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|----------|------------------|---------------------|-------------------|----------------|--|---|--|
| 25-14    | 6/19/25          | 4/2/25              | 4/24/25           | Tennessee      | On or before April 24, 2025                                    | April 25, 2025 to July 25, 2025             | Cheatham, Davidson, Dickson, Dyer, Hardeman, McNairy, Montgomery, Obion, Wilson  |
| 25-11    | 5/21/25          | 4/2/25              | 4/22/25           | Arkansas       | On or before April 22, 2025                                    | April 23, 2025 to July 23, 2025             | Clark, Clay, Craighead, Crittenden, Desha, Fulton, Greene, Hot Spring, Jackson, Miller, Ouachita, Pulaski, Randolph, Saline, Sharp, St. Francis, White   |
| 25-10    | 5/21/25          | 3/26/25             | 3/28/25           | Texas          | On or before March 28, 2025                                    | March 29, 2025 to June 29, 2025             | Cameron, Hidalgo, Starr, Willacy   |
| 25-09    | 5/21/25          | 3/14/25             | 3/21/25           | Oklahoma       | On or before March 21, 2025                                    | March 22, 2025 to June 22, 2025             | Cleveland, Creek, Lincoln, Logan, Oklahoma, Pawnee, Payne  |
| 25-08    | 5/21/25          | 3/14/25             | 3/15/25           | Mississippi    | On or before March 15, 2025                                    | March 16, 2025 to June 16, 2025             | Covington, Grenada, Issaquena, Itawamba, Jefferson Davis, Leflore, Marion, Montgomery, Pike, Smith, Walthall   |
| 25-07    | 5/21/25          | 3/14/25             | 3/15/25           | Missouri       | On or before March 15, 2025                                    | March 16, 2025 to June 16, 2025             | Bollinger, Butler, Camden, Carter, Franklin, Howell, Iron, Jefferson, Oregon, Ozark, Perry, Phelps, Reynolds, Ripley, St. Louis, Wayne, Webster, Wright  |
| 25-06    | 5/8/25           | 3/14/25             | 3/15/25           | Arkansas       | On or before March 15, 2025                                    | March 16, 2025 to June 16, 2025             | Greene, Hot Spring, Independence, Izard, Jackson, Lawrence, Randolph, Sharp, Stone   |
| 25-03    | 2/24/25          | 2/14/25             | 3/7/25            | Kentucky       | On or before March 7, 2025                                     | March 8, 2025 to June 8, 2025               | Breathitt, Clay, Estill, Floyd, Harlan, Johnson, Knott, Lee, Leslie, Letcher, Martin, Owsley, Perry, Pike, Simpson, Woodford   |
| 25-04    | 2/26/25          | 2/15/25             | 2/18/25           | West Virginia  | On or before February 18, 2025                                 | February 19, 2025 to May 19, 2025           | Logan, McDowell, Mercer, Mingo, Raleigh, Wayne, Wyoming  |
| 25-01    | 1/8/25           | 1/7/25              | 1/31/25           | California     | On or before January 31, 2025                                  | February 1, 2025 to May 1, 2025             | Los Angeles  |
| 24-38    | 9/28/24          | 9/25/24             | 12/18/24          | North Carolina | On or before December 18, 2024                                 | December 19, 2024 to March 19, 2025         | Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Eastern Band of Cherokee Indians of North Carolina, Forsyth, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Polk, Rowan, Rutherford, Stanley, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey   |
| 24-48    | 11/1/24          | 10/19/24            | 10/20/24          | New Mexico     | On or before October 20, 2024                                  | October 21, 2024 to January 21, 2025        | Chaves   |
| 24-44    | 10/11/24         | 10/5/24             | 11/2/24           | Florida        | On or before November 2, 2024                                  | November 3, 2024 to February 3, 2025        | Brevard, Charlotte, Citrus, Clay, Collier, DeSoto, Duval, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miccosukee Indian Reservation, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia   |
| 24-41    | 9/30/24          | 9/24/24             | 10/30/24          | Georgia        | On or before October 30, 2024                                  | October 31, 2024 to January 31, 2025        | Appling, Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Dodge, Echols, Effingham, Elbert, Emanuel, Evans, Fulton, Glascock, Glynn, Hancock, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, McIntosh, Montgomery, Newton, Pierce, Rabun, Richmond, Screven, Stephens, Taliaferro, Tattnall, Telfair, Thomas, Tift, Toombs, Treutlen, Ware, Warren, Washington, Wayne, Wheeler, Wilkes |

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| 2025 Disaster Declarations – Comment Period <u>Ended</u> |                  |                     |                   |                |  |                                    |  |
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| 24-43  | 10/1/24          | 9/25/24             | 10/3/24           | Virginia       | On or before October 3, 2024                                   | October 4, 2024 to January 4, 2025 | Bedford, Bland, Carroll, Galax, Giles, Grayson, Lee, Montgomery, Pittsylvania, Pulaski, Radford, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe  |
| 24-42  | 10/2/24          | 9/26/24             | 9/30/24           | Tennessee      | On or before September 30, 2024                                | October 1, 2024 to January 1, 2025 | Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, Washington   |
| 24-40  | 9/29/24          | 9/25/24             | 10/7/24           | South Carolina | On or before October 7, 2024                                   | October 8, 2024 to January 8, 2025 | Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Catawba Indian Reservation, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Hampton, Jasper, Kershaw, Laurens, Lexington, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union, York |
| 24-39  | 9/28/24          | 9/23/24             | 10/7/24           | Florida        | On or before October 7, 2024                                   | October 8, 2024 to January 8, 2025 | Alachua, Baker, Bradford, Charlotte, Citrus, Collier, Columbia, DeSoto, Dixie, Duval, Franklin, Gilchrist, Gulf, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Lee, Leon, Levy, Madison, Manatee, Pasco, Pinellas, Putnam, Sarasota, Suwannee, Taylor, Union, Wakulla                            |