

2026 Active 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
26-05	4/7/26	3/10/26	3/24/26	Hawaii	On or before March 10, 2026	March 7, 2026 to June 7, 2026	Hawaii County, Honolulu County, Maui County
26-04	2/6/26	1/23/26	1/27/26	Mississippi	On or before January 23, 2026	January 24, 2026 to April 24, 2026	Adams, Alcorn, Attala, Benton, Bolivar, Calhoun, Carroll, Claiborne, Coahoma, DeSoto, Grenada, Homes, Humphreys, Issaquena, Jefferson, Lafayette, Lee, Leflore, Marshall, Mississippi Choctaw Indian Reservation, Montgomery, Panola, Pontotoc, Prentiss, Quitman, Sharkey, Sunflower, Tallahatchie, Tate, Tippah, Tishomingo, Tunica, Union, Warren, Washington, Yalobusha, Yazoo
26-03	2/6/26	1/22/26	1/27/26	Tennessee	On or before January 22, 2026	January 23, 2026 to April 23, 2026	Benton, Carroll, Cheatham, Chester, Clay, Davidson, Decatur, Dickson, Dyer, Fayette, Hardeman, Hardin, Henderson, Hickman, Lewis, Macon, Madison, Maury, McNairy, Montgomery, Perry, Robertson, Rutherford, Shelby, Sumner, Trousdale, Wayne, Williamson, Wilson

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). **NOTE:** The Report name varies by AMC, **OR**
- FHA Transactions **ONLY:** 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**

FEMA Disaster Declaration Reference Guide

2026 Disaster Declarations – Comment Period Ended

Bulletin	Declaration Date	Incident Start Date	Incident End Date	State	Reinspection Required when Appraisal Completed: ^{1,2}	Appraiser Comment Period Dates ³	County/Parish
26-02	4/7/26	12/5/25	12/19/25	Washington	On or before December 5, 2025	December 6, 2025 to March 6, 2026	Chelan, King, Lewis, Lummi Indian Reservation, Muckleshoot Indian Reservation, Puyallup Indian Reservation, Quinault Indian Reservation, Shoalwater Bay Reservation, Skagit, Snohomish, Whatcom