homebridgewholesale

Bulletin 26-16

FEMA Disaster Declaration for the State of Florida

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Florida due to Hurricane Isaias.

Declaration Date: October 27, 2026

Incident Period: October 6, 2026 to October 12, 2026

The following counties were identified by FEMA:

- Bay, Escambia, Gulf, Holmes, Okaloosa, Santa Rosa, Walton, Washington

If the subject property is located in one of the above counties and the appraisal was completed on or before October 6, 2026 Homebridge will require one of the following:

- An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D UAD 2.6 or Completion Report UAD 3.6; UAD 3.6 N/A to VA/USDA**), or**
- A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075), **or**
- Catastrophic Disaster Area Property Inspection Report (CDAIR), or
- FHA Transactions **ONLY**: A Remote Observation (see the Appraisal topic in the FHA guidelines for requirements), **AND**
- VA Transactions **ONLY** (when appraisal was required): A signed Lender and Veteran Certification

Homebridge prefers the original appraiser provide the 1004D/Completion Report/2075/Catastrophic Disaster Area Property Inspection Report (CDAIR)/Remote Observation (**FHA transactions ONLY**) however Homebridge will accept the report from any appraiser as long as the original Appraisal Management Company assigns the appraiser (e.g. if the original appraisal order was placed through Class Valuation, the 1004D/Completion Report/2075/CDAIR must also be ordered through Class Valuation).

Fannie Mae/Freddie Mac Transactions:

- If an appraisal waiver/ACE offer applies to the transaction, all appraisal waiver/ACE offer requirements must be met
- A drive-by appraisal is required **even if the appraisal waiver/ACE offer is retained**. If the appraisal waiver/ACE offer is **not** retained, **a full appraisal is required**, regardless of AUS findings

A 2075/CDAIR is **not required** on an FHA Streamline or VA IRRRL transaction

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.

- **Brokered Transactions**: Effective immediately, Homebridge will include a Borrower Affidavit of No Damage with the closing documents when a property is located in a county identified by FEMA
- **NDC Transactions**: NDCs will be required to provide the Borrower Affidavit of No Damage with their closing documents. All loans purchased on or after November 11, 2026 will require the signed Borrower Affidavit of No Damage prior to purchase (sample version posted on the Forms page of the Homebridge website)

The 1004D/Completion Report (as applicable), 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property. In the event significant damage is indicated on the 1004D/Completion Report, 2075, or CDAIR additional conditions may apply.

If you have any questions, please contact your Account Executive.