homebridgewholesale

FEMA Disaster Declaration Reference Guide

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
26-16	10/27/26	10/6/26	10/12/26	Florida	On or before October 6, 2026	October 7, 2026 to January 7, 2027	Bay, Escambia, Gulf, Holmes, Okaloosa, Santa Rosa, Walton, Washington
26-14	10/7/26	8/14/26	8/18/26	West Virginia	On or before August 14, 2026	August 15, 2026 to November 18, 2026	Fayette, Harrison, Kanawha
26-12	10/2/26	8/10/26	8/22/26	Ohio	On or before August 10, 2026	August 11, 2026 to November 11, 2026	Claremont, Franklin, Hamilton, Licking, Morgan, Muskingum, Perry
26-11	8/25/26	8/11/26	8/24/26	Indiana	On or before August 11, 2026	August 12, 2026 to November 24, 2026	Carroll, Cass, Dearborn, Decatur, Delaware, Fayette, Franklin, Hamilton, Hancock, Henry, LaPorte, Lake, Madison, Marion, Morgan, Pike, Porter, Pulaski, Putnam, Randolph, Rush, Tipton, Union, Wayne

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 when appraisal completed in UAD 2.6 **or** the Completion Report when appraisal completed using UAD 3.6)[4], **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 (UAD 2.6) or Completion Report (UAD 3.6), or Form 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 (e.g. if the original appraisal order was placed through Class Valuation the 1004D (UAD 2.6) or the Completion Report (UAD 3.6), 2075 must also be ordered through Class Valuation)

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 (UAD 2.6) or **Completion Report** (UAD 3.6), or 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**
4. UAD 2.6 and UAD 3.6 applicable to FNMA/FHLMC/FHA/Investor Solution/Access/Elite Access/DSCR Plus transactions (**N/A** to VA or USDA transactions)

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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
26-13	10/7/26	7/27/26	7/27/26	Wisconsin	On or before July 27, 2026	July 28, 2026 to October 28, 2026	Forest, Outagamie, Vilas, Winnebago
26-10	6/30/26	6/17/26	6/18/26	Louisiana	On or before June 17, 2026	June 18, 2026 to September 18, 2026	Avoyelles, St. Landry, St. Tammany, Terrebonne
26-09	6/30/26	5/6/26	5/7/26	Mississippi	On or before May 6, 2026	May 7, 2026 to August 7, 2026	Franklin, Lamar, Lawrence, Lincoln, Wilkinson
26-08	6/30/26	4/13/26	4/23/26	Wisconsin	On or before April 13, 2026	April 14, 2026 to July 14, 2026	Bayfield, Brown, Buffalo, Jackson, Jefferson, Juneau, Kenosha, Manitowoc, Marathon, Milwaukee, Oneida Indian Reservation, Outagamie, Racine, Rock, Sauk, Vernon, Washington, Waukesha, Waupaca, Winnebago
26-07	6/30/26	4/10/26	4/21/26	Michigan	On or before April 10, 2026	April 11, 2026 to July 11, 2026	Alcona, Allegan, Alpena, Antrim, Barry, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Gratiot, Iosco, Kalamazoo, Kalkaska, Manistee, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Presque Isle, Roscommon, Saginaw, Washtenaw, Wexford
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
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