

FEMA Disaster Declaration Reference Guide

2024 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
24-25	7/23/24	5/21/24	5/27/24	Kentucky	On or before May 27, 2024	May 28, 2024 to August 28, 2024	Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren, Whitley
24-24	7/23/24	5/19/24	5/27/24	Missouri	On or before May 27, 2024	May 28, 2024 to August 28, 2024	Barry, Butler, Carter, Howell, New Madrid, Ripley, Scott, Shannon, Stoddard, Texas
24-23	7/9/24	7/5/24	7/9/24	Texas	On or before July 9, 2024	July 10, 2024 to October 10, 2024	Brazoria, Chambers, Fort Bend, Galveston, Harris, Jackson, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Nacogdoches, Orange, Polk, San Jacinto, Walker, Wharton
24-22	6/24/24	6/16/24	Ongoing	Iowa	On or before June 16, 2024	June 17, 2024 to TBD	Buena Vista, Cherokee, Clay, Dickinson, Emmet, Humboldt, Lyon, O'Brien, Palo Alto, Plymouth, Sioux, Woodbury
24-21	6/20/24	6/17/24	Ongoing	New Mexico	On or before June 17, 2024	June 18, 2024 to TBD	Lincoln and Otero Counties and Mescalero Tribe
24-20	6/17/24	5/10/24	5/10/24	Florida	On or before May 10, 2024	May 11, 2024 to August 11, 2024	Leon
24-19	6/14/24	5/19/24	5/28/24	Oklahoma	On or before May 28, 2024	May 29, 2024 to August 29, 2024	Blaine, Caddo, Custer, Delaware, Jackson, Mayes, Muskogee, Rogers
24-17	5/30/24	5/24/24	5/27/24	Arkansas	On or before May 27, 2024	May 28, 2024 to August 28, 2024	Baxter, Benton, Boone, Fulton, Greene, Madison, Marion, Randolph
24-16	5/24/24	5/20/24	5/31/24	Iowa	On or before May 31, 2024	June 1, 2024 to September 1, 2024	Adair, Adams, Cedar, Jasper, Montgomery, Polk, Story
24-12	5/17/24	4/26/24	6/5/24	Texas	On or before April 26, 2024	April 27, 2024 to September 5, 2024	Anderson, Austin, Bell, Calhoun, Collin, Cooke, Coryell, Dallas, Denton, Eastland, Ellis, Falls, Guadalupe, Hardin, Harris, Henderson, Hockley, Jasper, Jones, Kaufman, Lamar, Leon, Liberty, Montague, Montgomery, Nacogdoches, Navarro, Newton, Panola, Polk, Rusk, Sabine, San Jacinto, Smith, Terrell, Trinity, Tyler, Van Zandt, Walker, Waller
24-11	5/14/24	4/26/24	4/27/24	Iowa	On or before April 27, 2024	April 28, 2024 to July 28, 2024	Clarke, Harrison, Mills, Polk, Pottawattamie, Ringgold, Shelby, Union
24-10	5/3/24	4/25/24	4/27/24	Nebraska	On or before April 27, 2024	April 28, 2024 to July 28, 2024	Douglas, Washington
24-08	4/30/24	4/25/24	5/9/24	Oklahoma	On or before April 25, 2024	April 26, 2024 to August 9, 2024	Carter, Craig, Hughes, Johnston, Kay, Lincoln, Love, McClain, Murray, Nowata, Okfuskee, Okmulgee, Osage, Ottawa, Pontotoc, Pottawatomie, Washington, Washita

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**

FEMA Disaster Declaration Reference Guide

2023/2024 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
24-18	6/10/24	4/8/24	4/11/24	Mississippi	On or before April 11, 2024	April 12, 2024 to July 12, 2024	Hancock, Hinds, Humphreys, Madison, Neshoba, Scott
24-14	5/22/24	4/2/24	4/6/24	West Virginia	On or before April 6, 2024	April 7, 2024 to July 7, 2024	Boone, Cabell, Fayette, Kanawha, Lincoln, Marshall, Nicholas, Ohio, Putnam, Wayne, Wetzel
24-15	5/22/24	4/2/24	4/2/24	Kentucky	On or before April 2, 2024	April 3, 2024 to July 3, 2024	Boyd, Carter, Fayette, Greenup, Henry, Jefferson, Jessamine, Mason, Oldham, Union, Whitley
24-09	5/2/24	3/14/24	3/14/24	Ohio	On or before March 14, 2024	March 15, 2024 to June 15, 2024	Auglaize, Crawford, Darke, Delaware, Hancock, Licking, Logan, Mercer, Miami, Richland, Union
24-07	3/20/24	1/9/24	1/13/24	Rhode Island	On or before January 13, 2024	January 14, 2024 to April 14, 2024	Kent, Providence (in PMSA 6060,6480), and Washington (in (P)MSA 5520, 6480)
24-06	3/20/24	1/9/24	1/13/24	Maine	On or before January 13, 2024	January 14, 2024 to April 14, 2024	Cumberland, Hancock, Knox, Lincoln, Sagadahoc, Waldo, Washington, and York (in MSA 6400,6450)
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