

FEMA Disaster Declaration Reference Guide

2024/2025 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
24-48	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
24-43	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
24-41	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, Tattnell, Telfair, Thomas, Tift, Toombs, Treutlen, Ware, Warren, Washington, Wayne, Wheeler, Wilkes
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
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

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

(cont. on next page)

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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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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
24-53	12/9/24	9/25/24	9/28/24	West Virginia	On or before September 28, 2024	September 29, 2024 to December 29, 2024	Mercer
24-32	9/16/24	9/9/24	9/12/24	Louisiana	On or before September 12, 2024	September 13, 2024 to December 13, 2024	Ascension, Assumption, Lafourche, St. Charles, St. James, St. John the Baptist, St. Mary, Terrebonne
24-45	10/16/24	8/5/24	8/6/24	Alaska	On or before August 6, 2024	August 7, 2024 to November 7, 2024	Juneau (Borough)
24-36	9/24/24	8/4/24	8/20/24	Georgia	On or before August 20, 2024	August 21, 2024 to November 21, 2024	Bryan, Bulloch, Chatham, Effingham, Evans, Liberty, Long, Screven
24-35	9/20/24	8/18/24	8/19/24	Connecticut	On or before August 19, 2024	August 20, 2024 to November 20, 2024	Fairfield (in PMSA 1160, 1930, 5760, 8040), Litchfield (in PMSA 1170, 1930, 3280, 8880), New Haven (in PMSA 1160, 5480, 8880)
24-31	9/11/24	8/9/24	8/10/24	Pennsylvania	On or before August 10, 2024	August 11, 2024 to November 11, 2024	Lycoming, Potter, Tioga, Union
24-27	8/10/24	8/1/24	8/27/24	Florida	On or before August 27, 2024	August 28, 2024 to November 28, 2024	Alachua, Baker, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hillsborough, Jefferson, Lafayette, Levy, Madison, Manatee, Pinellas, Sarasota, Suwannee, Taylor
24-21	6/20/24	6/17/24	8/20/24	New Mexico	On or before August 20, 2024	August 21, 2024 to November 21, 2024	Lincoln and Otero Counties and Mescalero Tribe
24-37	9/26/24	7/29/24	7/31/24	Vermont	On or before July 31, 2024	August 1, 2024 to November 1, 2024	Caledonia, Essex, Orleans
24-22	6/24/24	6/16/24	7/23/24	Iowa	On or before June 16, 2024	June 17, 2024 to October 23, 2024	Buena Vista, Cherokee, Clay, Dickinson, Emmet, Humboldt, Lyon, Monona, O'Brien, Osceola, Palo Alto, Plymouth, Pottawattamie, Sioux, Woodbury
24-34	9/20/24	7/13/24	7/16/24	Illinois	On or before July 16, 2024	July 17, 2024 to October 17, 2024	Cook, Fulton, Henry, St. Clair, Washington, Will, Winnebago
24-29	8/20/24	7/9/24	7/11/24	Vermont	On or before July 11, 2024	July 12, 2024 to October 12, 2024	Addison, Caledonia, Chittenden, Essex, Lamoille, Orleans, Washington
24-28	8/15/24	6/16/24	7/8/24	South Dakota	On or before July 8, 2024	July 9, 2024 to October 9, 2024	Davison, Lincoln, Turner, Union
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	Austin, Bowie, Brazoria, Chambers, Fort Bend, Galveston, Harris, Jackson, Jasper, Jefferson, Liberty, Matagorda, Montgomery, Nacogdoches, Orange, Polk, San Jacinto, Shelby, Trinity, Walker, Waller, Wharton
24-26	6/28/24	6/16/24	7/4/24	Minnesota	On or before July 4, 2024	July 5, 2024 to October 5, 2024	Blue Earth, Cook, Cottonwood, Faribault, Freeborn, Goodhue, Itasca, Jackson, Lake, Le Sueur, Mower, Nicollet, Nobles, Rice, Rock, St. Louis, Steele, Waseca, Watonwan
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
24-19	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

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2024 Disaster Declarations – Comment Period Ended

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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
24-20	6/17/24	5/10/24	5/10/24	Florida	On or before May 10, 2024	May 11, 2024 to August 11, 2024	Leon
24-08	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
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
24-18	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