

Disaster Announcement

Effective Date:	Immediately
Topic:	FEMA: DR-4828- Florida – Hurricane Helene
Who Should Read:	All

FEMA declared a disaster in the state of Florida for 24 counties. Please see [FEMA - 4828 Hurricane Helen - FL](#) for more details.

State	Counties						Incident Period Start Date	Incident End date
Florida	Charlotte County	Citrus County	Dixie County	Franklin County	Hernando County	Hillsborough County	09/23/2024	On going
	Jefferson County	Lafayette County	Lee County	Levy County	Madison County	Manatee County		
	Pasco County	Pinellas County	Sarasota County	Taylor County	Wakulla County	Columbia County		
	Gilchrist County	Gulf County	Hamilton County	Leon County	Suwannee County			

Please follow the disaster inspection policy below.

Loan Type:	Disaster Re-inspection Requirements
Conventional Loans Including Loans with Appraisal Waivers	<p>One of the following must be met for properties located in a recent disaster area.</p> <ul style="list-style-type: none"> • A Form 2075, CDAIR, or 1004D is required verifying: <ol style="list-style-type: none"> 1) any damage to the subject property 2) Effect the disaster had on property value and marketability. • Lender Certification with post-disaster photos that clearly demonstrate the property has not been adversely affected by the disaster.
FHA /USDA Streamlines and VA IRRRLS	No re-inspection required
FHA	<p>FHA Loans Not Closed: Damage Inspection Report with Interior AND Exterior photos are required by an FHA Roster Appraiser to be completed on or after the 14th day from the Incident Start Date as defined by FEMA, or Incident End Date, whichever is earlier.</p> <ul style="list-style-type: none"> • The original appraisal report must be provided to the FHA Appraiser if the original appraiser is not available to do the report. • All damages must be repaired by licensed contractors or per local jurisdictional requirements. • A statement as to the dwelling habitability with no health and safety issues • Verify if damage is above or below \$5000 <p>FHA Loans that have Closed pending Endorsement: Exterior inspection (Form 2055) with exterior photograph is required by an FHA Roster Appraiser to be completed on or after the 14th day from the Incident Start Date as defined by FEMA, or Incident End Date, whichever is earlier.</p> <ul style="list-style-type: none"> • The original appraisal report must be provided to the FHA Appraiser if the original appraiser is not available to do the report. • All damages must be repaired by licensed contractors or per local jurisdictional requirements. • A statement as to the dwelling habitability with no health and safety issues • Verify if damage is above or below \$5000
USDA	<p>FNMA 1004D/FHLMC 442 form or Property Inspection Report (Form 2075) is required verifying:</p> <ul style="list-style-type: none"> • any damage to the subject property • Effect of disaster on property value and marketability.
VA Loans	<p>If the Appraisal was performed before the FEMA incident end date, VA requires the following per VA https://www.benefits.va.gov/HOMELoans/documents/docs/va_policy_regarding_natural_disasters.pdf:</p> <ol style="list-style-type: none"> 1) Lender Cert signed 2) Veteran Cert signed 3) VA Loan Summary Sheet (26-0286) Remarks section must be annotated "Lender and Veteran Disaster Cert Enclosed." Additionally, if local law requires the property to be inspected and approved by the local building inspection authority, the copy of the appropriate local report(s) must be provided. Neither VA or veteran shall bear the expense of any disaster-related inspection or repairs.

Property Damage

If the Disaster Inspection report reflects damage:

- Property must be repaired and restored to its pre-disaster condition or better, AND
- Final inspection must be completed on Form 1004D/442 by a licensed appraiser after the repairs are satisfactorily completed.

The link to the Disaster policy can be found by clicking [Here](#).