

## Disaster Announcement

Effective Date:	<b>Immediately</b>
Topic:	<b>FEMA: DR-4830 –Georgia – Hurricane Helene</b>
Who Should Read:	<b>All</b>

FEMA declared a disaster in the state of Illinois for 45 Counties. Please see [FEMA - DR -4830 Georgia Hurricane Helene](#) for more details.

State	Counties						Incident Period Start Date	Incident End date
Georgia	Appling County	Atkinson County	Bacon County	Ben Hill County	Berrien County	Brooks County	09/24/2024	On going
	Bulloch County	Burke County	Candler County	Chatham County	Clinch County	Coffee County		
	Colquitt County	Columbia County	Cook County	Echols County	Effingham County	Elbert County		
	Emanuel County	Evans County	Glascok County	Irwin County	Jeff Davis County	Jefferson County		
	Jenkins County	Johson County	Lanier County	Laurens County	Liberty County	Lincoln County		
	Lowndes County	McDuffie County	Montgomery County	Pierce County	Rabun County	Richmond County		
	Screven County	Tattnall County	Telfair County	Tift County	Toombs County	Truetlen County		
	Ware County	Washington County	Wheeler 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"> <li>A Form 2075, CDAIR, or 1004D is required verifying:               <ol style="list-style-type: none"> <li>any damage to the subject property</li> <li>Effect the disaster had on property value and marketability.</li> </ol> </li> <li>Lender Certification with post-disaster photos that clearly demonstrate the property has not been adversely affected by the disaster.</li> </ul>
FHA /USDA Streamlines and VA IRRRLS	No re-inspection required
FHA	<p><b>FHA Loans Not Closed: Damage Inspection Report with Interior AND Exterior photos</b> are required by an FHA Roster Appraiser to be completed on or after the 14th day from the <b>Incident Start Date</b> as defined by FEMA, or <b>Incident End Date</b>, whichever is <b>earlier</b>.</p> <ul style="list-style-type: none"> <li>The original appraisal report must be provided to the FHA Appraiser if the original appraiser is not available to do the report.</li> <li>All damages must be repaired by licensed contractors or per local jurisdictional requirements.</li> <li>A statement as to the dwelling habitability with no health and safety issues</li> <li>Verify if damage is above or below \$5000</li> </ul> <p><b>FHA Loans that have Closed pending Endorsement: Exterior inspection (Form 2056)</b> with exterior photograph is required by an FHA Roster Appraiser to be completed on or after the 14th day from the <b>Incident Start Date</b> as defined by FEMA, or <b>Incident End Date</b>, whichever is <b>earlier</b>.</p> <ul style="list-style-type: none"> <li>The original appraisal report must be provided to the FHA Appraiser if the original appraiser is not available to do the report.</li> <li>All damages must be repaired by licensed contractors or per local jurisdictional requirements.</li> <li>A statement as to the dwelling habitability with no health and safety issues</li> <li>Verify if damage is above or below \$5000</li> </ul>
USDA	<p>FNMA 1004D/FHLMC 442 form or Property Inspection Report (Form 2075) is required verifying:</p> <ul style="list-style-type: none"> <li>any damage to the subject property</li> <li>Effect of disaster on property value and marketability.</li> </ul>
VA Loans	<p>If the Appraisal was performed before the FEMA incident end date, VA requires the following per VA <a href="https://www.benefits.va.gov/HOMELoans/documents/docs/va_policy_regarding_natural_disasters.pdf">https://www.benefits.va.gov/HOMELoans/documents/docs/va_policy_regarding_natural_disasters.pdf</a>:</p> <ol style="list-style-type: none"> <li>Lender Cert signed</li> <li>Veteran Cert signed</li> <li>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.</li> </ol>

### 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](#).