

FCM Disaster List # 2026- 1

2/4/2026

Appraisal/Loan Type	IF THE...	THEN...
Full Appraisal	Appraisal is dated on/before DATE 1	A disaster inspection may be required
	Appraisal is dated after DATE 1	No further action is required
Appraisal Waiver (Conventional Conforming)	Most recent AUS submission offering an Appraisal Waiver is dated after DATE 1 and on or before DATE 2	A disaster inspection is required
	Most recent AUS submission offering the Appraisal Waiver is dated after DATE 2	No further action is required
FHA Streamline and VA IRRRL	Initial application date is on/before DATE 2	A disaster inspection is required
	Initial application date after DATE 2	No further action is required

Note: If a property is located in a condo or co-op project, both the condition of the unit and the condition of the building in which the unit is located must be assessed.

State	County/Parish	Disaster Description	Zip Code	FEMA Disaster #	Declaration Date	FEMA Amendment Date	Incident Begin Date	Incident End Date (Date 1)	End Date + 90 (Date 2)
AK	Bethel	Severe Storms, Flooding and Remnants of Typhoon Halong	99680 99681 99575 99545 99641 99557 99578 99609 99656 99690 99626 99607 99634 99668 99552 99589 99651 99559 99566 99559 99561 99679 99551 99655 99630 99621 99614 99622 99637	4893	10/22/2025		10/8/2025		3/30/1900
AK	Northwest Arctic	Severe Storms, Flooding and Remnants of Typhoon Halong	99736 99752 99770 99763 99751 99786 99750 99727 99761 99749 99773	4893	10/22/2025		10/8/2025		3/30/1900