

FCM Disaster List # 2026- 2

4/13/2026

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 99561 99559 99561 99679 99551 99655 99630 99621 99614 99622 99637	4893	10/22/2025		10/8/2025	10/13/2025	1/11/2026
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	10/13/2025	1/11/2026
MS	Adams	Severe Winter Storm	39190 39122 39121 39120 39165	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Alcorn	Severe Winter Storm	38835 38846 38865 38834	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Attala	Severe Winter Storm	39067 39090 39107 39160 39192	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Benton	Severe Winter Storm	38642 38633 38603 38647	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Bolivar	Severe Winter Storm	38726 38746 38764 38725 38732 38733 38772 38720 38740 38759 38773 38774 38769 38762 38781 38730	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Calhoun	Severe Winter Storm	38915 38913 38916 38951 38839 38878 38914 38955	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Carroll	Severe Winter Storm	39176 38943 38923 38947 38912 38917	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Claiiborn	Severe Winter Storm	39150 39086 39144	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Coahoma	Severe Winter Storm	38669 38617 38630 38758 38631 38644 38739 38645 38767 38614 38639	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	De Soto	Severe Winter Storm	38686 38651 38672 38641 38671 38632 38632 38637 38654 38680	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Grenada	Severe Winter Storm	38902 38960 38940 38901 38926 38929	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Holmes	Severe Winter Storm	39063 39146 39095 38924 39079 39169	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Humphreys	Severe Winter Storm	39115 39166 39097 39038 38754	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Isaquena	Severe Winter Storm	38745 39113 39177	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Jefferson	Severe Winter Storm	39096 39081 39069 39668	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Lafayette	Severe Winter Storm	38949 38677 38655 38874 38601 38673 38675	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Lee	Severe Winter Storm	38804 38802 38866 38849 38868 38801 38858 38857 38826 38803 38862 38879	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Leflore	Severe Winter Storm	38930 38946 38935 38941 38954 38736 38959 38945 38944 38952	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Marshall	Severe Winter Storm	38634 38649 38685 38635 38611 38661 38659 38679	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Montgomery	Severe Winter Storm	38967 39747 38925	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Panola	Severe Winter Storm	38666 38606 38619 38620 38621 38658	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Pontotoc	Severe Winter Storm	38864 38820 38841 38863 38869 38871	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Prentiss	Severe Winter Storm	38824 38859 38829 38880	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Quitman	Severe Winter Storm	385628 38670 38964 38646 38643 38622 38623 38609	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Sharkey	Severe Winter Storm	39061 38721 39054 38765 39159	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Sunflower	Severe Winter Storm	38768 38738 38751 38753 38771 38761 38737 38778 38749	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Tallahatchie	Severe Winter Storm	38921 38957 38966 38958 38962 38963 38953 38928 38950 38920 38927	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Tate	Severe Winter Storm	38665 38602 38618 38668 38638	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Tippah	Severe Winter Storm	38674 38610 38629 38683 38625 38663	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Tishomingo	Severe Winter Storm	38873 38833 38838 38827 38852	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Tunica	Severe Winter Storm	38664 38626 38676	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Union	Severe Winter Storm	38652 38650 38627 38828	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Warren	Severe Winter Storm	39156 39182 39181 39183 39180	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Washington	Severe Winter Storm	38748 38702 38723 38776 38780 38782 38760 38744 38756 38731 38701 38722 38703 38704	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Yalonusa	Severe Winter Storm	38961 38948 38965 38922	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
MS	Yazoo	Severe Winter Storm	39040 39194 39179 39162 39039 39088 39173	4899	2/6/2026		1/23/2026	1/27/2026	4/27/2026
TN	Benton	Severe Winter Storm	38221 38341 38333 38320	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Carroll	Severe Winter Storm	38235 38344 38220 38348 38390 38387 38342 38321 38318 38317 38324 38258 38201	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Cheatam	Severe Winter Storm	37082 37143 37035 37146 37015	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Chester	Severe Winter Storm	38352 38340 38359 38332 38347	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026

TN	Clay	Severe Winter Storm	38575 38551	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Davidson	Severe Winter Storm	37115 37247 37205 37222 37224 37240 37241 37208 37218 37227 37242 37246 37076 37011 37206 37212 37216 37245 37235 37138 37201 37204 37210 37219 37221 37228 37237 37234 37070 37013 37207 37220 37189 37203 37214 37215 37229 37238 37249 37243 37250 37072 37209 37211 37217 37230 37232 37239 37248 37236 37080 37202 37213 37244 37116	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Decatur	Severe Winter Storm	38311 38329 38380 38363 38374	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Dickson	Severe Winter Storm	37029 37187 37055 37165 37056 37051 37181 37036	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Dyer	Severe Winter Storm	38007 38070 38259 38047 38030 38059 38025 38024	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Fayette	Severe Winter Storm	38046 38048 38076 38036 38028 38066 38010 38045 38060 38057 38049 38068	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Hardeman	Severe Winter Storm	38052 38074 38039 38361 38075 38377 38042 38067 38044	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Hardin	Severe Winter Storm	38370 38475 38327 38365 38376 38326 38371 38361 38372	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Henderson	Severe Winter Storm	38351 38328 38368 38388 38345	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Hickman	Severe Winter Storm	37033 37140 38454 37137 37025 37098	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Lewis	Severe Winter Storm	38462	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Macon	Severe Winter Storm	37150 37083	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Madison	Severe Winter Storm	38303 38305 38356 38362 38302 38308 38313 38301 38314 38378 38366 38391 38392	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Miaury	Severe Winter Storm	38482 37174 38401 38451 38461 38487 38402 38474	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	McNairy	Severe Winter Storm	38357 38334 38379 38339 38393 38367 38310 38375 38315	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Montgomery	Severe Winter Storm	37044 37041 37052 37142 37043 37191 37042 37155 37040 37171	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Perry	Severe Winter Storm	37097 37096	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Robertson	Severe Winter Storm	37032 37073 37188 37141 37152 37172 37049 37010	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Rutherford	Severe Winter Storm	37086 37085 37063 37037 37167 37130 37133 37149 37127 37118 37060 37128 37129 37089 37153 37131	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Shelby	Severe Winter Storm	38127 38128 38130 38133 38159 38145 38167 38150 38109 38114 38119 38002 38017 38018 37544 38163 38110 38108 38113 38117 38141 38184 38118 38124 38132 38134 38027 38101 38197 38166 38168 38173 38175 38182 38016 38054 38083 38088 38142 38190 38104 38111 38122 38131 38014 38137 38139 38136 38161 38148 38193 38183 38186 38105 38115 38029 38053 38147 38188 38174 38120 38126 38138 38103 38151 38194 38152 38165 37501 38055 38157 38177 38181 38187 38106 38107 38112 38116 38125	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Sumner	Severe Winter Storm	37048 37022 37075 37186 37066 37119 37077 37148 37031	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Trousdale	Severe Winter Storm	37074 37057	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Wayne	Severe Winter Storm	38450 38485 38425 38452 38471	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Williamson	Severe Winter Storm	37065 37014 37135 37067 37027 37069 37024 38476 37064 37179 37068	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
TN	Wilson	Severe Winter Storm	37071 37088 37087 37136 37090 37184 37122 37121	4898	2/6/2026		1/22/2026	1/27/2026	4/27/2026
WA	Chelan	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98811 98826 98821 98801 98822 98847 98815 98828 98807 98836 98831 98817 98852 98816	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Grays Harbor	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98571 98557 98563 98569 98587 98537 98562 98550 98559 98520 98583 98526 98536 98568 98575 98547 98595 98552 98566 98535 98541	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	King	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98166 98168 98177 98181 98185 98003 98007 98008 98009 98117 98138 98035 98042 98089 98175 98151 98198 98195 98022 98024 98288 98134 98136 98141 98155 98158 98029 98039 98062 98071 98073 98074 98092 98101 98103 98002 98023 98146 98034 98057 98065 98064 98102 98111 98113 98114 98161 98174 98199 98190 98122 98124 98127 98131 98027 98033 98038 98050 98072 98106 98194 98015 98144 98045 98051 98160 98164 98004 98014 98116 98121 98139 98154 98025 98028 98031 98052 98075 98093 98107 98109 98115 98184 98165 98132 98224 98010 98011 98118 98126 98133 98040 98047 98058 98059 98063 98083 98112 98170 98054 98178 98188 98191 98171 98005 98006 98013 98019 98125 98145 98148 98030 98032 98041 98056 98070 98077 98104 98105 98108 98001 98129	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Lewis	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98564 98570 98336 98544 98582 98356 98585 98591 98532 98538 98542 98572 98593 98596 98531 98377 98533 98355 98522 98539 98565	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Pacific	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98586 98554 98638 98637 98631 98590 98561 98577 98527 98640 98641 98644 98624 98614	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Pierce	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98417 98419 98499 98398 98402 98493 98328 98372 98354 98455 98421 98439 98490 98390 98391 98394 98329 98429 98492 98338 98360 98412 98422 98465 98387 98388 98397 98403 98404 98327 98332 98431 98352 98438 98466 98498 98395 98401 98406 98580 98323 98335 98447 98450 98433 98464 98374 98303 98408 98409 98411 98418 98448 98466 98496 98405 98321 98481 98373 98430 98460 98416 98304 98415 98443 98444 98445 98396 98330 98333 98375 98344 98351 98558 98413 98424 98467 9497 98385 98407 98477 98471 98371 98348 98349 98442	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Skagit	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98238 98284 98237 98257 98273 98232 98221 98233 98283 98267 98263 98255 98274 98235	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Snohomish	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98043 98082 98208 98207 98241 98026 98203 98223 98252 98275 98012 98251 98259 98270 98290 98046 98037 98292 98287 98271 98201 98296 98291 98256 98213 98206 98258 98036 98293 98021 98205 98204 98087 98294 98272 98020	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Thurston	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98597 98599 98502 98503 98508 98540 98501 98506 98507 98513 98504 98505 98511 98530 98556 98576 98579 98509 98516 98589 98512	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026
WA	Whatcom	Sever Storms, Straight Line Winds, Flooding, Landslides and Mudslides	98229 98220 98240 98227 98226 98228 98264 98295 98276 98266 98244 98225 98281 982360 98247 98231 98262 98248	4906	4/7/2026		12/5/2025	12/19/2025	3/19/2026

