

Kentucky Severe Storms, Straight-line Winds, Flooding, Landslides, and Mudslides (DR-4860-KY)

Incident Period: 2/14/2025 and continuing.

FEMA has listed the following counties for the Major Disaster Declared in the
State of Kentucky:

Breathitt (County)	Letcher (County)
Clay (County)	Martin (County)
Floyd (County)	Owsley (County)
Harlan (County)	Perry (County)
Knott (County)	Pike (County)
Lee (County)	

A Damage Inspection Report **will be** required if:

- Appraisal effective date is dated **prior to 2/14/2025**
 - the damage inspection report must be dated on or after **2/28/2025**.
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Damage Inspection Report Requirements

- For loans that **have not** yet closed:
 - a. An inspection with interior and exterior photos are required.
 - b. The Damage Inspection report must specifically state that there is no damage to the dwelling due to the disaster event.
 - c. Loans cannot close or fund in these counties until the Damage Inspection report is completed, but loans will continue to be processed and underwritten.
 - d. Principal Agent will be responsible to handle.
 - e. For Broker, MoOM will order and advise Partner so that the Borrower can be given a heads up.
- For loans that **have** closed:
 - a. An exterior inspection with photos is required.
 - b. The Damage Inspection report must specifically state that there is no damage to the dwelling due to the disaster event.
 - c. Broker files: MoOM will order the report and will advise the Partner so that the borrower can be given a heads-up.
 - d. P/A files: the lender will be responsible for ordering and providing the report on all files that have not yet been purchased.

Please reach out to your Account Executive with any questions.