

## Hawaii Kona Low Weather Systems (DR-4909-HI)

Incident Period: 3/10/2026 – 3/24/2026

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

Hawaii (County)
Honolulu (County)
Maui (County)

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

- Appraisal effective date is dated **prior to 3/24/2026**
  - The damage inspection report must be dated on or after **3/25/2026**

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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 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. 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.**