

Ohio Severe Storms, Straight-line Winds, Tornadoes, Flooding, and Landslides (DR-4945-OH)

Incident Period: 8/10/2026 – 8/22/2026

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

Clermont (County)	Morgan (County)
Franklin (County)	Muskingum (County)
Hamilton (County)	Perry (County)
Licking (County)	

A Damage Inspection Report will be required if:

- Appraisal effective date is dated **prior to 8/22/2026**
 - The damage inspection report must be dated on or after **8/23/2026**

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.](#)