

FEMA Disaster Declaration Reference Guide

2021 Disaster Declarations							
Bulletin	Declaration Date	Incident Start Date	Incident End Date	State	Re-inspection Required when Appraisal Completed: ^{1,2}	Appraiser Comment Period Dates ³	County/Parish
21-21	4/26/21	3/25/21	3/26/21	Alabama	On or before March 26, 2021	March 27, 2021 to June 27, 2021	Bibb, Calhoun, Clay, Hale, Jefferson, Perry, Randolph, Shelby
21-20	4/23/21	2/27/21	3/14/21	Kentucky	On or before March 14, 2021	March 15, 2021 to June 15, 2021	Breathitt, Clay, Estill, Floyd, Johnson, Lee, Magoffin, Martin, Powell
21-13	3/9/21	2/11/21	2/19/21	Louisiana	On or before February 19, 2021	February 20, 2021 to May 20, 2021	Avoyelles, Bienville, Bossier, Caddo, Calcasieu, Catahoula, Claiborne, Concordia, De Soto, East Baton Rouge, Franklin, Grant, La Salle, Madison, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, Webster, West Carroll, Winn

If the subject property is located in one of the above counties and the appraisal was completed on or before the **End Date** (see date under “Re-inspection Required when Appraisal Completed” column) the following is required:

- An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D), **OR**
- A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075), **OR**
- A Catastrophic Disaster Area Property Inspection Report (CDAIR). The Report name varies by AMC; refer to [Homebridge Bulletin 17- 23](#) for details, **AND**
- Homebridge will confirm the insurance is “fully in force” or “full bound” on the day of closing, **AND**
- VA transactions **only** (when appraisal was required): A signed Lender and Veteran Property Certification

Homebridge prefers the original appraiser provide the 1004D, 2075, or CDAIR, however, Homebridge will accept the report from any appraiser as long as the original AMC assigns the appraiser (i.e. if the original appraisal order was placed through StreetLinks, the 1004D or 2075 must also be ordered through StreetLinks)

A 2075/CDAIR is also required on the following **AND** will be required for **90 calendar days after the end date of the Incident Period**:

- Any property that received an appraisal waiver from DU or an Automated Collateral Evaluation (ACE) from LPA

Footnotes:

1. The 1004D, 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property
2. An inspection/CDAIR is not required on FHA Streamlines and VA IRRRLs
3. The appraiser must continue to comment on any impact to value and marketability the disaster had on the subject property located in a county identified in a FEMA Disaster Declaration for 90 calendar days after the end date of the Incident Period