

FEMA Disaster Declaration Reference Guide

| 2021 Disaster Declarations | | | | | | | |
|----------------------------|------------------|---------------------|-------------------|----------------|--|---|---|
| Bulletin | Declaration Date | Incident Start Date | Incident End Date | State | Reinspection Required when Appraisal Completed: ^{1,2} | Appraiser Comment Period Dates ³ | County/Parish |
| 21-53 | 9/10/21 | 8/31/21 | 9/5/21 | Pennsylvania | On or before September 5, 2021 | September 6, 2021 to December 6, 2021 | Bucks, Chester, Delaware, Montgomery, Philadelphia, York |
| 21-52 | 9/8/21 | 8/16/21 | 8/18/21 | North Carolina | On or before August 18, 2021 | August 19, 2021 to November 19, 2021 | Buncombe, Haywood, Transylvania |
| 21-50 Revised | 9/5/21 | 9/1/21 | 9/3/21 | New York | On or before September 3, 2021 | September 4, 2021 to December 4, 2021 | Bronx, Kings, Nassau, Queens, Richmond, Suffolk, Westchester |
| 21-49 Revised | 9/5/21 | 9/1/21 | 9/3/21 | New Jersey | On or before September 3, 2021 | September 4, 2021 to December 4, 2021 | Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union |
| 21-48 Revised | 8/29/21 | 8/26/21 | 9/3/21 | Louisiana | On or before September 3, 2021 | September 4, 2021 to December 4, 2021 | Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, West Feliciana |
| 21-45 | 8/24/21 | 7/14/21 | Ongoing | California | On or before July 14, 2021 | July 15, 2021 to October 21, 2021 | Lassen, Nevada, Placer, Plumas |
| 21-44 Revised | 8/23/21 | 8/21/21 | 8/21/21 | Tennessee | On or before August 21, 2021 | August 22, 2021 to November 21, 2021 | Dickson, Hickman, Houston, Humphreys |
| 21-39 | 7/15/21 | 6/25/21 | 6/26/21 | Michigan | On or before June 26, 2021 | June 27, 2021 to September 27, 2021 | Washtenaw and Wayne |

(chart continues on pg. 2)

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 “Reinspection 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)

Hurricane Ida ONLY (NJ, NY, PA, and LA):

- **ALL TRANSACTIONS:** A **Borrower Affidavit of No Damage**, signed with the closing docs, is required for **all** transactions (regardless of whether or not an appraisal was obtained). If an appraisal waiver/ACE offer applies to the transaction, all appraisal waiver/ACE offer requirements must be met.

Hurricane Ida ONLY (NJ, NY, PA, ONLY; below not eligible for LA)

- **Fannie Mae/Freddie Mac Purchase Transactions ONLY:** A licensed contractor or home inspector may complete an inspection in lieu of the appraiser completing a 1004D, 2075, or CDAIR subject to the following:
 - A signed statement from the contractor or Home inspector on company letterhead, **and**
 - The statement must include the subject property address and the date the inspection was completed (inspection date must be **after** the incident period end date), **and**
 - The statement must confirm there has been no damage to the property

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

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| 21-29 | 6/2/21 | 5/17/21 | 5/21/21 | Louisiana | On or before May 21, 2021 | May 22, 2021 to August 22, 2021 | Ascension, Calcasieu, East Baton Rouge, Iberville, Lafayette |
| 21-27 | 5/20/21 | 2/27/21 | 3/4/21 | West Virginia | On or before March 4, 2021 | March 5, 2021 to June 5, 2021 | Cabell, Kanawha, Mingo, Wayne |
| 21-24 | 5/8/21 | 3/25/21 | 4/3/21 | Tennessee | On or before April 3, 2021 | April 4, 2021 to July 4, 2021 | Davidson, Williamson, Wilson |
| 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 |