

Bulletin 21-62

FEMA Disaster Declaration for the State of Connecticut

The Federal Emergency Management Agency (FEMA) issued a Disaster Declaration for the state of Connecticut due to remnants of Hurricane Ida.

Declaration Date: October 30, 2021

Incident Period: September 1, 2021 to September 2, 2021

FEMA identified MSAs/PMSAs within specific counties in Connecticut. The following is a list of MSAs/PMSAs affected by this Declaration:

- **Fairfield County** (MSAs 1160, 1930, 5760, 8040):

Fairfield County Towns/PMSA Numbers	
Bethel - PMSA 1930	Norwalk - PMSA 5760
Bridgeport - PMSA 1160	Redding - PMSA 1930
Brookfield - PMSA 1930	Ridgefield - PMSA 1930
Danbury - PMSA 1930	Shelton - PMSA 1160
Darien - PMSA 8040	Sherman - PMSA 1930
Easton - PMSA 1160	Stamford - PMSA 8040
Fairfield - PMSA 1160	Stratford - PMSA 1160
Greenwich - PMSA 8040	Trumbull - PMSA 1160
Monroe - PMSA 1160	Weston - PMSA 5760
New Canaan - PMSA 8040	Westport - PMSA 5760
New Fairfield - PMSA 1930	Wilton - PMSA 5760
Newtown - PMSA 1930	

- **New London County** (MSAs 3280, 5520)

New London County Towns/MSA/PMSA Numbers	
Bozrah - MSA 5520	New London - MSA 5520
Colchester - PMSA 3280	North Stonington - MSA 5520
East Lyme - MSA 5520	Norwich - MSA 5520
Franklin - MSA 5520	Old Lyme - MSA 5520
Griswold - MSA 5520	Preston - MSA 5520
Groton - MSA 5520	Salem - MSA 5520
Ledyard - MSA 5520	Sprague - MSA 5520
Lisbon - MSA 5520	Stonington - MSA 5520
Montville - MSA 5520	Waterford - MSA 5520

If the subject property is located in one of the above counties and the appraisal was completed on or before September 2, 2021 Homebridge will require one of the following:

- An Appraisal Update and/or Completion Report (Fannie Mae Form 1004D), **or**
- A Desktop Underwriter Property Inspection Report (Fannie Mae Form 2075), **or**
- Catastrophic Disaster Area Property Inspection Report (CDAIR); refer to [Homebridge Bulletin 17-23](#) for details, **AND**
- VA transactions **only** (when appraisal was required). A signed Lender and Veteran Certification

Homebridge prefers the original appraiser provide the 1004D/2075/Catastrophic Disaster Area Property Inspection Report (CDAIR) however Homebridge will accept the report from any appraiser as long as the original Appraisal Management Company assigns the appraiser (i.e. if the original appraisal order was placed through Assurant, the 1004D/2075/CDAIR must also be ordered through Assurant).

Transactions with a DU appraisal waiver/ACE offer, if an appraisal waiver/ACE offer applies to the transaction all appraisal waiver/ACE offer requirements must be met; if not, an appraisal is required

A 2075/CDAIR is **not required** on an FHA Streamline or VA IRRRL transaction

The 1004D, 2075, or CDAIR must comment on the effect the disaster had on the value and marketability of the subject property. In the event significant damage is indicated on the 1004D, 2075, or CDAIR additional conditions may apply.

Borrower Affidavit of No Damage

Brokered Transactions

Effective immediately, Homebridge will include a **Borrower Affidavit of No Damage** with the closing documents when a property is located in a PMSA identified above.

NDC Transactions

NDCs will be required to provide the **Borrower Affidavit of No Damage** with their closing documents. All loans purchased on or after November 5, 2021 will require the signed Borrower Affidavit of No Damage prior to purchase

A sample **Borrower Affidavit of No Damage** has been posted on the Forms page of the Homebridge website under General Forms

Identifying the MSA/PMSA

- The MSA/PMSA may be located at [MSA/PMSA Look-Up](#), **OR**
- It may be found on the Flood Certification

E. COMMENTS (Optional)	HMDA Information
BFE: 6	State: 12 County: 086 MSA/MD: 33124 CT: 0098.08 12086009808

If you have any questions, please contact your Account Executive.