

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
21-62	10/30/21	9/1/21	9/2/21	Connecticut	On or before September 2, 2021	September 3, 2021 to December 3, 2021	Fairfield County: Bethel - PMSA 1930, Bridgeport - PMSA 1160, Brookfield - PMSA 1930, Danbury - PMSA 1930, Darien - PMSA 8040, Easton - PMSA 1160, Fairfield - PMSA 1160, Greenwich - PMSA 8040, Monroe - PMSA 1160, New Canaan - PMSA 8040, New Fairfield - PMSA 1930, Newtown - PMSA 1930 New London County: 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
21-61	10/22/21	8/28/21	9/1/21	Mississippi	On or before September 1, 2021	September 2, 2021 to December 2, 2021	Amite, Hancock, Harrison, Jackson, Pearl River, Pike, Walthall, Wilkinson
21-53 Revised	9/10/21	8/31/21	9/5/21	Pennsylvania	On or before September 5, 2021	September 6, 2021 to December 6, 2021	Bedford, Bucks, Chester, Delaware, Montgomery, Northampton, 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, Dutchess, Kings, Nassau, Queens, Richmond, Rockland, 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, Warren
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 Revised	8/24/21	7/14/21	10/25/21	California	On or before July 14, 2021	October 26, 2021 to January 26, 2022	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

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, LA, MS, CT):

- **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.

(policy continues on next page)

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Hurricane Ida ONLY (NJ, NY, PA, ONLY; below NOT eligible for LA or MS)

- **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

2021 Disaster Declarations – Comment Period Ended

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
21-39	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
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