



**Announcement 2019-02-06  
FEMA Major Disaster Declaration  
for Alaska – 4413**

FEMA has issued a presidential disaster declaration for (Alaska – 4413) designating counties as eligible for individual assistance.

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual assistance for appraisals issued prior to the *incident start date of November 30, 2018 to the incident end date of November 30, 2018*. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketability as a result of the disaster, and must be dated after the published “incident end date.” Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the “incident end date.”

- Exterior Inspections: Required for all inspections, including, but not limited to, earthquake, fire, landslide, tornado, flood, and hurricane.
- Interior Inspections\*: Required for all pre-closing FHA Full Doc Loans, flood, hurricane, and water related damage inspections regardless of “Exterior Only DAIR” designation below.

The chart below lists the required re-inspection type by loan product.

Product	Pre-Closing	Post-Closing
<b>Conventional w/Appraisal Waiver on AUS</b>	If Appraisal Waiver reflects on Final AUS cert use: <ul style="list-style-type: none"> <li>• Appraisal Waiver + Exterior DAIR* + Condo Requirements</li> </ul> If Appraisal Waiver language is lost on the final AUS cert use: <ul style="list-style-type: none"> <li>• Full Appraisal dated Post Disaster + Condo Requirements</li> </ul>	Exterior DAIR* + Condo Requirements
<b>Conventional with Appraisal</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
<b>Conventional HARP (with or without Appraisal)</b>	No Action Needed	No Action Needed
<b>FHA Full Doc</b>	1040D Appraisal with interior/exterior photos*	<u>Post-Closing/Pre-Endorsement:</u> 1004D Appraisal with exterior photos
<b>FHA Streamline</b>	No Action Needed	No Action Needed
<b>VA Full Doc</b>	Exterior DAIR*	Exterior DAIR*
<b>VA IRRRL</b>	Exterior DAIR*	Exterior DAIR*
<b>Non-QM</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements

**Condo Requirements**

Fannie Mae, Freddie Mac and Non-QM: In addition to the subject unit itself, a DAIR must also assess the condition of the building in which the unit is located and assess any damage to the condo project’s common elements.

FHA and VA: No additional condo unit condo project requirements.



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**Incident Periods**

Loan files containing appraisal reports with an effective date prior to the “incident start date” are ineligible for funding without an accompanying property inspection product dated after the “incident end date.”

Loan files containing appraisal reports with an effective date on or after the “incident start date” are ineligible for funding without an accompanying property inspection product dated after the “incident end date.”

Appraisal reports with an effective date after the published “incident end date” require **no action** and may fund provided there is no indication from the appraiser that there is an adverse impact on the property’s value, condition, or marketability as a result of the disaster.

For originations on or before the “incident end date,” Appraisal Waivers returned on the AUS Cert (e.g. PIW or ACE) may be used provided the Appraisal Waiver language is present on the final AUS cert, and the accompanying property inspection product dated after the “incident end date” is obtained.

- For originations after the “incident end date,” an Appraisal Waiver may be used provided it meets the same requirements notwithstanding the requirement to obtain the accompanying property inspection product (i.e. an accompanying property inspection is not required).

***We thank you for your continued business.***

*If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.*



**FEMA Major Disaster Declaration for Alaska**

**FEMA Disaster ID:** 4413

**Declared:** 1/31/2019

**Incident Type:** EARTHQUAKE

**Incident Period:** 11/30/2018

**Counties Eligible for Individual Assistance as of 1/31/2019:** Anchorage, Kenai Peninsula, Matanuska-Susitna

City	State	Zip Code	County	FIPS	Individual
ANCHORAGE	AK	99507	ANCHORAGE	2020	YES
ANCHORAGE	AK	99599	ANCHORAGE	2020	YES
GIRDWOOD	AK	99587	ANCHORAGE	2020	YES
ANCHORAGE	AK	99514	ANCHORAGE	2020	YES
ANCHORAGE	AK	99508	ANCHORAGE	2020	YES
EAGLE RIVER	AK	99577	ANCHORAGE	2020	YES
ANCHORAGE	AK	99518	ANCHORAGE	2020	YES
ANCHORAGE	AK	99524	ANCHORAGE	2020	YES
ANCHORAGE	AK	99510	ANCHORAGE	2020	YES
ANCHORAGE	AK	99509	ANCHORAGE	2020	YES
INDIAN	AK	99540	ANCHORAGE	2020	YES
ANCHORAGE	AK	99520	ANCHORAGE	2020	YES
ANCHORAGE	AK	99519	ANCHORAGE	2020	YES
ANCHORAGE	AK	99523	ANCHORAGE	2020	YES
JBER	AK	99505	ANCHORAGE	2020	YES
ANCHORAGE	AK	99503	ANCHORAGE	2020	YES
ANCHORAGE	AK	99502	ANCHORAGE	2020	YES
CHUGIAK	AK	99567	ANCHORAGE	2020	YES
ANCHORAGE	AK	99521	ANCHORAGE	2020	YES
ANCHORAGE	AK	99516	ANCHORAGE	2020	YES
ANCHORAGE	AK	99513	ANCHORAGE	2020	YES
ANCHORAGE	AK	99530	ANCHORAGE	2020	YES
ANCHORAGE	AK	99529	ANCHORAGE	2020	YES
ANCHORAGE	AK	99515	ANCHORAGE	2020	YES
JBER	AK	99506	ANCHORAGE	2020	YES
ANCHORAGE	AK	99504	ANCHORAGE	2020	YES
ANCHORAGE	AK	99501	ANCHORAGE	2020	YES
ANCHORAGE	AK	99512	ANCHORAGE	2020	YES
ANCHORAGE	AK	99695	ANCHORAGE	2020	YES
ANCHORAGE	AK	99511	ANCHORAGE	2020	YES
ANCHORAGE	AK	99517	ANCHORAGE	2020	YES
ANCHORAGE	AK	99522	ANCHORAGE	2020	YES
KENAI	AK	99611	KENAI PENINSULA	2122	YES
SELDOVIA	AK	99663	KENAI PENINSULA	2122	YES
SEWARD	AK	99664	KENAI PENINSULA	2122	YES



City	State	Zip Code	County	FIPS	Individual
ANCHOR POINT	AK	99556	KENAI PENINSULA	2122	YES
NIKISKI	AK	99635	KENAI PENINSULA	2122	YES
STERLING	AK	99672	KENAI PENINSULA	2122	YES
HOMER	AK	99603	KENAI PENINSULA	2122	YES
HOPE	AK	99605	KENAI PENINSULA	2122	YES
SOLDOTNA	AK	99669	KENAI PENINSULA	2122	YES
MOOSE PASS	AK	99631	KENAI PENINSULA	2122	YES
TYONEK	AK	99682	KENAI PENINSULA	2122	YES
COOPER LANDING	AK	99572	KENAI PENINSULA	2122	YES
CLAM GULCH	AK	99568	KENAI PENINSULA	2122	YES
NINILCHIK	AK	99639	KENAI PENINSULA	2122	YES
KASILOF	AK	99610	KENAI PENINSULA	2122	YES
WASILLA	AK	99623	MATANUSKA-SUSITNA	2170	YES
WASILLA	AK	99629	MATANUSKA-SUSITNA	2170	YES
TRAPPER CREEK	AK	99683	MATANUSKA-SUSITNA	2170	YES
BIG LAKE	AK	99652	MATANUSKA-SUSITNA	2170	YES
WASILLA	AK	99687	MATANUSKA-SUSITNA	2170	YES
SKWENTNA	AK	99667	MATANUSKA-SUSITNA	2170	YES
PALMER	AK	99645	MATANUSKA-SUSITNA	2170	YES
SUTTON	AK	99674	MATANUSKA-SUSITNA	2170	YES
WASILLA	AK	99654	MATANUSKA-SUSITNA	2170	YES
WILLOW	AK	99688	MATANUSKA-SUSITNA	2170	YES
HOUSTON	AK	99694	MATANUSKA-SUSITNA	2170	YES
TALKEETNA	AK	99676	MATANUSKA-SUSITNA	2170	YES