



**Announcement 2019-04-16  
FEMA Major Disaster Declaration  
Update # 1 for Iowa – 4421**

FEMA has issued a presidential disaster declaration **update for Iowa – 4421 designating an additional two 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 date of **March 12, 2019 and continuing.*** 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 Iowa**

**FEMA Disaster ID:** 4421

**Declared:** 3/23/2019, 4/15/2019

**Incident Type:** SEVERE WINTER STORM, STRAIGHT-LINE WINDS AND FLOODING

**Incident Period:** 3/12/2019 and continuing

**Counties Eligible for Individual Assistance as of 3/23/2019:** Fremont, Harrison, Mills, Monona, Woodbury

**Counties Eligible for Individual Assistance as of 4/15/2019:** Pottawattamie, Shelby

City	State	Zip Code	County	FIPS	Individual
PERCIVAL	IA	51648	FREMONT	19071	YES
THURMAN	IA	51654	FREMONT	19071	YES
RIVERTON	IA	51650	FREMONT	19071	YES
SIDNEY	IA	51652	FREMONT	19071	YES
IMOGENE	IA	51645	FREMONT	19071	YES
TABOR	IA	51653	FREMONT	19071	YES
RANDOLPH	IA	51649	FREMONT	19071	YES
HAMBURG	IA	51640	FREMONT	19071	YES
FARRAGUT	IA	51639	FREMONT	19071	YES
MONDAMIN	IA	51557	HARRISON	19085	YES
MODALE	IA	51556	HARRISON	19085	YES
MAGNOLIA	IA	51550	HARRISON	19085	YES
LITTLE SIOUX	IA	51545	HARRISON	19085	YES
PISGAH	IA	51564	HARRISON	19085	YES
DUNLAP	IA	51529	HARRISON	19085	YES
LOGAN	IA	51546	HARRISON	19085	YES
PERSIA	IA	51563	HARRISON	19085	YES
WOODBINE	IA	51579	HARRISON	19085	YES
MISSOURI VALLEY	IA	51555	HARRISON	19085	YES
MINEOLA	IA	51554	MILLS	19129	YES
HENDERSON	IA	51541	MILLS	19129	YES
HASTINGS	IA	51540	MILLS	19129	YES
EMERSON	IA	51533	MILLS	19129	YES
MALVERN	IA	51551	MILLS	19129	YES
PACIFIC JUNCTION	IA	51561	MILLS	19129	YES
GLENWOOD	IA	51534	MILLS	19129	YES
MOORHEAD	IA	51558	MONONA	19133	YES
CASTANA	IA	51010	MONONA	19133	YES
BLENCOE	IA	51523	MONONA	19133	YES
TURIN	IA	51059	MONONA	19133	YES
SOLDIER	IA	51572	MONONA	19133	YES
ONAWA	IA	51040	MONONA	19133	YES
RODNEY	IA	51051	MONONA	19133	YES



THURMAN	IA	51654	FREMONT	19071	YES
MAPLETON	IA	51034	MONONA	19133	YES
UTE	IA	51060	MONONA	19133	YES
WHITING	IA	51063	MONONA	19133	YES
MACEDONIA	IA	51549	POTTAWATTAMIE	19155	YES
CRESCENT	IA	51526	POTTAWATTAMIE	19155	YES
CARTER LAKE	IA	51510	POTTAWATTAMIE	19155	YES
CARSON	IA	51525	POTTAWATTAMIE	19155	YES
MINDEN	IA	51553	POTTAWATTAMIE	19155	YES
TREYNOR	IA	51575	POTTAWATTAMIE	19155	YES
WALNUT	IA	51577	POTTAWATTAMIE	19155	YES
HONEY CREEK	IA	51542	POTTAWATTAMIE	19155	YES
OAKLAND	IA	51560	POTTAWATTAMIE	19155	YES
SILVER CITY	IA	51571	POTTAWATTAMIE	19155	YES
COUNCIL BLUFFS	IA	51501	POTTAWATTAMIE	19155	YES
COUNCIL BLUFFS	IA	51502	POTTAWATTAMIE	19155	YES
COUNCIL BLUFFS	IA	51503	POTTAWATTAMIE	19155	YES
MC CLELLAND	IA	51548	POTTAWATTAMIE	19155	YES
AVOCA	IA	51521	POTTAWATTAMIE	19155	YES
HANCOCK	IA	51536	POTTAWATTAMIE	19155	YES
NEOLA	IA	51559	POTTAWATTAMIE	19155	YES
UNDERWOOD	IA	51576	POTTAWATTAMIE	19155	YES
KIRKMAN	IA	51447	SHELBY	19165	YES
WESTPHALIA	IA	51578	SHELBY	19165	YES
PANAMA	IA	51562	SHELBY	19165	YES
HARLAN	IA	51537	SHELBY	19165	YES
IRWIN	IA	51446	SHELBY	19165	YES
EARLING	IA	51530	SHELBY	19165	YES
HARLAN	IA	51593	SHELBY	19165	YES
PORTSMOUTH	IA	51565	SHELBY	19165	YES
ELK HORN	IA	51531	SHELBY	19165	YES
DEFIANCE	IA	51527	SHELBY	19165	YES
SHELBY	IA	51570	SHELBY	19165	YES
SIOUX CITY	IA	51108	WOODBURY	19193	YES
SIOUX CITY	IA	51105	WOODBURY	19193	YES
PIERSON	IA	51048	WOODBURY	19193	YES
MOVILLE	IA	51039	WOODBURY	19193	YES
HORNICK	IA	51026	WOODBURY	19193	YES
SIOUX CITY	IA	51106	WOODBURY	19193	YES
SIOUX CITY	IA	51101	WOODBURY	19193	YES
SMITHLAND	IA	51056	WOODBURY	19193	YES
SALIX	IA	51052	WOODBURY	19193	YES
OTO	IA	51044	WOODBURY	19193	YES
ANTHON	IA	51004	WOODBURY	19193	YES
SIOUX CITY	IA	51102	WOODBURY	19193	YES
CUSHING	IA	51018	WOODBURY	19193	YES
SIOUX CITY	IA	51111	WOODBURY	19193	YES
SIOUX CITY	IA	51104	WOODBURY	19193	YES
SERGEANT BLUFF	IA	51054	WOODBURY	19193	YES
CLIMBING HILL	IA	51015	WOODBURY	19193	YES
SIOUX CITY	IA	51109	WOODBURY	19193	YES
SIOUX CITY	IA	51103	WOODBURY	19193	YES



THURMAN	IA	51654	FREMONT	19071	YES
CORRECTIONVILLE	IA	51016	WOODBURY	19193	YES
SLOAN	IA	51055	WOODBURY	19193	YES
BRONSON	IA	51007	WOODBURY	19193	YES
LAWTON	IA	51030	WOODBURY	19193	YES
DANBURY	IA	51019	WOODBURY	19193	YES