



**Announcement 2019- 07-03
FEMA Major Disaster Declaration
Update 1 for Ohio – 4447**

FEMA has issued a presidential disaster declaration for Ohio - 4447 designating an additional county 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 May 27, 2019 to the incident end date of May 29, 2019. 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
Conventional w/Appraisal Waiver on AUS	If Appraisal Waiver reflects on Final AUS cert use: <ul style="list-style-type: none"> • Appraisal Waiver + Exterior DAIR* + Condo Requirements If Appraisal Waiver language is lost on the final AUS cert use: <ul style="list-style-type: none"> • Full Appraisal dated Post Disaster + Condo Requirements 	Exterior DAIR* + Condo Requirements
Conventional with Appraisal	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
Conventional HARP (with or without Appraisal)	No Action Needed	No Action Needed
FHA Full Doc	1040D Appraisal with interior/exterior photos*	<u>Post-Closing/Pre-Endorsement:</u> 1004D Appraisal with exterior photos
FHA Streamline	No Action Needed	No Action Needed
VA Full Doc	Exterior DAIR*	Exterior DAIR*
VA IRRRL	Exterior DAIR*	Exterior DAIR*
Non-QM	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 Ohio

FEMA Disaster ID: 4447

Declared: 6/18/2019, **update 7/2/2019**

Incident Type: Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides and Mudslide

Incident Period: May 27, 2019 - May 29, 2019

Counties Eligible for Individual Assistance as of 6/18/2019: Auglaize, Darke, Greene, Hocking, Mercer, Miami, Montgomery, Muskingum, Perry, Pickaway

Counties Eligible for Individual Assistance as of 7/02/2019: **Mahoning**

City	State	Zip Code	County	FIPS	Individual
NEW KNOXVILLE	OH	45871	AUGLAIZE	39011	YES
SAINT JOHNS	OH	45884	AUGLAIZE	39011	YES
NEW BREMEN	OH	45869	AUGLAIZE	39011	YES
UNIOPOLIS	OH	45888	AUGLAIZE	39011	YES
SAINT MARYS	OH	45885	AUGLAIZE	39011	YES
NEW HAMPSHIRE	OH	45870	AUGLAIZE	39011	YES
WAPAKONETA	OH	45895	AUGLAIZE	39011	YES
WAYNESFIELD	OH	45896	AUGLAIZE	39011	YES
MINSTER	OH	45865	AUGLAIZE	39011	YES
BUCKLAND	OH	45819	AUGLAIZE	39011	YES
ANSONIA	OH	45303	DARKE	39037	YES
PITSBURG	OH	45358	DARKE	39037	YES
GETTYSBURG	OH	45328	DARKE	39037	YES
NORTH STAR	OH	45350	DARKE	39037	YES
PALESTINE	OH	45352	DARKE	39037	YES
VERSAILLES	OH	45380	DARKE	39037	YES
OSGOOD	OH	45351	DARKE	39037	YES
UNION CITY	OH	45390	DARKE	39037	YES
ARCANUM	OH	45304	DARKE	39037	YES
BRADFORD	OH	45308	DARKE	39037	YES
GREENVILLE	OH	45331	DARKE	39037	YES
HOLLANSBURG	OH	45332	DARKE	39037	YES
ROSSBURG	OH	45362	DARKE	39037	YES
YORKSHIRE	OH	45388	DARKE	39037	YES
NEW WESTON	OH	45348	DARKE	39037	YES
NEW MADISON	OH	45346	DARKE	39037	YES
DAYTON	OH	45432	GREENE	39057	YES
DAYTON	OH	45435	GREENE	39057	YES
DAYTON	OH	45431	GREENE	39057	YES
DAYTON	OH	45430	GREENE	39057	YES
DAYTON	OH	45434	GREENE	39057	YES
BELLBROOK	OH	45305	GREENE	39057	YES



City	State	Zip Code	County	FIPS	Individual
BOWERSVILLE	OH	45307	GREENE	39057	YES
JAMESTOWN	OH	45335	GREENE	39057	YES
WILBERFORCE	OH	45384	GREENE	39057	YES
FAIRBORN	OH	45324	GREENE	39057	YES
XENIA	OH	45385	GREENE	39057	YES
YELLOW SPRINGS	OH	45387	GREENE	39057	YES
CEDARVILLE	OH	45314	GREENE	39057	YES
DAYTON	OH	45433	GREENE	39057	YES
ALPHA	OH	45301	GREENE	39057	YES
CLIFTON	OH	45316	GREENE	39057	YES
SPRING VALLEY	OH	45370	GREENE	39057	YES
SOUTH BLOOMINGVILLE	OH	43152	HOCKING	39073	YES
CARBON HILL	OH	43111	HOCKING	39073	YES
UNION FURNACE	OH	43158	HOCKING	39073	YES
HAYDENVILLE	OH	43127	HOCKING	39073	YES
ROCKBRIDGE	OH	43149	HOCKING	39073	YES
LAURELVILLE	OH	43135	HOCKING	39073	YES
LOGAN	OH	43138	HOCKING	39073	YES
MURRAY CITY	OH	43144	HOCKING	39073	YES
YOUNGSTOWN	OH	44555	MAHONING	39099	YES
BERLIN CENTER	OH	44401	MAHONING	39099	YES
NORTH LIMA	OH	44452	MAHONING	39099	YES
NEW SPRINGFIELD	OH	44443	MAHONING	39099	YES
ELLSWORTH	OH	44416	MAHONING	39099	YES
BELOIT	OH	44609	MAHONING	39099	YES
YOUNGSTOWN	OH	44514	MAHONING	39099	YES
YOUNGSTOWN	OH	44501	MAHONING	39099	YES
STRUTHERS	OH	44471	MAHONING	39099	YES
NEW MIDDLETOWN	OH	44442	MAHONING	39099	YES
CANFIELD	OH	44406	MAHONING	39099	YES
YOUNGSTOWN	OH	44512	MAHONING	39099	YES
YOUNGSTOWN	OH	44511	MAHONING	39099	YES
YOUNGSTOWN	OH	44505	MAHONING	39099	YES
NORTH BENTON	OH	44449	MAHONING	39099	YES
LAKE MILTON	OH	44429	MAHONING	39099	YES
YOUNGSTOWN	OH	44510	MAHONING	39099	YES
YOUNGSTOWN	OH	44506	MAHONING	39099	YES
YOUNGSTOWN	OH	44503	MAHONING	39099	YES
SEBRING	OH	44672	MAHONING	39099	YES
YOUNGSTOWN	OH	44515	MAHONING	39099	YES
YOUNGSTOWN	OH	44504	MAHONING	39099	YES
PETERSBURG	OH	44454	MAHONING	39099	YES
YOUNGSTOWN	OH	44509	MAHONING	39099	YES
YOUNGSTOWN	OH	44513	MAHONING	39099	YES
DAMASCUS	OH	44619	MAHONING	39099	YES
GREENFORD	OH	44422	MAHONING	39099	YES
NORTH JACKSON	OH	44451	MAHONING	39099	YES
LOWELLVILLE	OH	44436	MAHONING	39099	YES
YOUNGSTOWN	OH	44502	MAHONING	39099	YES
YOUNGSTOWN	OH	44507	MAHONING	39099	YES
CAMPBELL	OH	44405	MAHONING	39099	YES



City	State	Zip Code	County	FIPS	Individual
ROCKFORD	OH	45882	MERCER	39107	YES
MARIA STEIN	OH	45860	MERCER	39107	YES
FORT RECOVERY	OH	45846	MERCER	39107	YES
CELINA	OH	45822	MERCER	39107	YES
SAINT HENRY	OH	45883	MERCER	39107	YES
MENDON	OH	45862	MERCER	39107	YES
COLDWATER	OH	45828	MERCER	39107	YES
CHICKASAW	OH	45826	MERCER	39107	YES
BURKETTSTVILLE	OH	45310	MERCER	39107	YES
MONTEZUMA	OH	45866	MERCER	39107	YES
LAURA	OH	45337	MIAMI	39109	YES
TROY	OH	45373	MIAMI	39109	YES
WEST MILTON	OH	45383	MIAMI	39109	YES
TROY	OH	45374	MIAMI	39109	YES
CASSTOWN	OH	45312	MIAMI	39109	YES
POTSDAM	OH	45361	MIAMI	39109	YES
PIQUA	OH	45356	MIAMI	39109	YES
COVINGTON	OH	45318	MIAMI	39109	YES
TIPP CITY	OH	45371	MIAMI	39109	YES
LUDLOW FALLS	OH	45339	MIAMI	39109	YES
FLETCHER	OH	45326	MIAMI	39109	YES
PLEASANT HILL	OH	45359	MIAMI	39109	YES
DAYTON	OH	45424	MONTGOMERY	39113	YES
DAYTON	OH	45426	MONTGOMERY	39113	YES
ENGLEWOOD	OH	45322	MONTGOMERY	39113	YES
GERMANTOWN	OH	45327	MONTGOMERY	39113	YES
DAYTON	OH	45406	MONTGOMERY	39113	YES
DAYTON	OH	45413	MONTGOMERY	39113	YES
DAYTON	OH	45454	MONTGOMERY	39113	YES
DAYTON	OH	45420	MONTGOMERY	39113	YES
DAYTON	OH	45429	MONTGOMERY	39113	YES
DAYTON	OH	45439	MONTGOMERY	39113	YES
CLAYTON	OH	45315	MONTGOMERY	39113	YES
NEW LEBANON	OH	45345	MONTGOMERY	39113	YES
DAYTON	OH	45401	MONTGOMERY	39113	YES
DAYTON	OH	45409	MONTGOMERY	39113	YES
DAYTON	OH	45415	MONTGOMERY	39113	YES
DAYTON	OH	45441	MONTGOMERY	39113	YES
DAYTON	OH	45459	MONTGOMERY	39113	YES
DAYTON	OH	45490	MONTGOMERY	39113	YES
MIAMISBURG	OH	45343	MONTGOMERY	39113	YES
DAYTON	OH	45481	MONTGOMERY	39113	YES
DAYTON	OH	45470	MONTGOMERY	39113	YES
DAYTON	OH	45408	MONTGOMERY	39113	YES
DAYTON	OH	45448	MONTGOMERY	39113	YES
DAYTON	OH	45417	MONTGOMERY	39113	YES
DAYTON	OH	45437	MONTGOMERY	39113	YES
DAYTON	OH	45479	MONTGOMERY	39113	YES
DAYTON	OH	45469	MONTGOMERY	39113	YES
DAYTON	OH	45422	MONTGOMERY	39113	YES
DAYTON	OH	45428	MONTGOMERY	39113	YES



City	State	Zip Code	County	FIPS	Individual
DAYTON	OH	45458	MONTGOMERY	39113	YES
DAYTON	OH	45475	MONTGOMERY	39113	YES
FARMERSVILLE	OH	45325	MONTGOMERY	39113	YES
PHILLIPSBURG	OH	45354	MONTGOMERY	39113	YES
DAYTON	OH	45402	MONTGOMERY	39113	YES
DAYTON	OH	45403	MONTGOMERY	39113	YES
DAYTON	OH	45407	MONTGOMERY	39113	YES
DAYTON	OH	45427	MONTGOMERY	39113	YES
DAYTON	OH	45400	MONTGOMERY	39113	YES
DAYTON	OH	45418	MONTGOMERY	39113	YES
DAYTON	OH	45482	MONTGOMERY	39113	YES
MIAMISBURG	OH	45342	MONTGOMERY	39113	YES
VANDALIA	OH	45377	MONTGOMERY	39113	YES
DAYTON	OH	45404	MONTGOMERY	39113	YES
DAYTON	OH	45405	MONTGOMERY	39113	YES
DAYTON	OH	45410	MONTGOMERY	39113	YES
DAYTON	OH	45412	MONTGOMERY	39113	YES
DAYTON	OH	45416	MONTGOMERY	39113	YES
DAYTON	OH	45419	MONTGOMERY	39113	YES
DAYTON	OH	45449	MONTGOMERY	39113	YES
BROOKVILLE	OH	45309	MONTGOMERY	39113	YES
DAYTON	OH	45414	MONTGOMERY	39113	YES
DAYTON	OH	45463	MONTGOMERY	39113	YES
DAYTON	OH	45423	MONTGOMERY	39113	YES
DAYTON	OH	45440	MONTGOMERY	39113	YES
FRAZEYSBURG	OH	43822	MUSKINGUM	39119	YES
CHANDLERSVILLE	OH	43727	MUSKINGUM	39119	YES
HOPEWELL	OH	43746	MUSKINGUM	39119	YES
EAST FULTONHAM	OH	43735	MUSKINGUM	39119	YES
DUNCAN FALLS	OH	43734	MUSKINGUM	39119	YES
FULTONHAM	OH	43738	MUSKINGUM	39119	YES
ROSEVILLE	OH	43777	MUSKINGUM	39119	YES
TRINWAY	OH	43842	MUSKINGUM	39119	YES
ZANESVILLE	OH	43701	MUSKINGUM	39119	YES
ADAMSVILLE	OH	43802	MUSKINGUM	39119	YES
PHILO	OH	43771	MUSKINGUM	39119	YES
NEW CONCORD	OH	43762	MUSKINGUM	39119	YES
ZANESVILLE	OH	43702	MUSKINGUM	39119	YES
NORWICH	OH	43767	MUSKINGUM	39119	YES
WHITE COTTAGE	OH	43791	MUSKINGUM	39119	YES
DRESDEN	OH	43821	MUSKINGUM	39119	YES
BLUE ROCK	OH	43720	MUSKINGUM	39119	YES
NASHPORT	OH	43830	MUSKINGUM	39119	YES
MOUNT PERRY	OH	43760	PERRY	39127	YES
GLENFORD	OH	43739	PERRY	39127	YES
NEW LEXINGTON	OH	43764	PERRY	39127	YES
JUNCTION CITY	OH	43748	PERRY	39127	YES
CROOKSVILLE	OH	43731	PERRY	39127	YES
SOMERSET	OH	43783	PERRY	39127	YES
SHAWNEE	OH	43782	PERRY	39127	YES
THORNVILLE	OH	43076	PERRY	39127	YES



City	State	Zip Code	County	FIPS	Individual
CORNING	OH	43730	PERRY	39127	YES
MOXAHALA	OH	43761	PERRY	39127	YES
NEW STRAITSVILLE	OH	43766	PERRY	39127	YES
CIRCLEVILLE	OH	43113	PICKAWAY	39129	YES
WILLIAMSPORT	OH	43164	PICKAWAY	39129	YES
DERBY	OH	43117	PICKAWAY	39129	YES
NEW HOLLAND	OH	43145	PICKAWAY	39129	YES
TARLTON	OH	43156	PICKAWAY	39129	YES
LOCKBOURNE	OH	43137	PICKAWAY	39129	YES
ASHVILLE	OH	43103	PICKAWAY	39129	YES
KINGSTON	OH	45644	PICKAWAY	39129	YES
ORIENT	OH	43146	PICKAWAY	39129	YES
COMMERCIAL POINT	OH	43116	PICKAWAY	39129	YES