



**Announcement 2019-08-06
FEMA Major Disaster Declaration
Update 1 for South Dakota – 4440**

FEMA has issued an update to the presidential disaster declaration for South Dakota – 4440 **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 March 13, 2019 to the incident end date of April 26, 2019. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketing ability 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.



Impac Mortgage Corp. FEMA Disaster Declaration

FEMA Disaster Declaration for South Dakota

FEMA Disaster ID: 4440

Declared 6/7/2019, **update 7/30/2019**

Incident Type: Severe Storms, Straight-Line Winds, Tornadoes and Flooding

Incident Period: March 13, 2019 - April 26, 2019

Counties Eligible for Individual Assistance as of 6/07/2019: Bennett, Bon Homme, Charles Mix, Dewey, Hutchinson, Jackson, Mellette, Minnehaha, Todd, Yankton, Ziebach

Counties Eligible for Individual Assistance as of 7/30/2019: Jackson County included an additional City, Turner

City	State	Zip Code	County	FIPS	Individual
TUTHILL	SD	57574	BENNETT	46007	YES
MARTIN	SD	57551	BENNETT	46007	YES
TYNDALL	SD	57066	BON HOMME	46009	YES
SCOTLAND	SD	57059	BON HOMME	46009	YES
TABOR	SD	57063	BON HOMME	46009	YES
AVON	SD	57315	BON HOMME	46009	YES
SPRINGFIELD	SD	57062	BON HOMME	46009	YES
MARTY	SD	57361	CHARLES MIX	46023	YES
PLATTE	SD	57369	CHARLES MIX	46023	YES
LAKE ANDES	SD	57356	CHARLES MIX	46023	YES
WAGNER	SD	57380	CHARLES MIX	46023	YES
GEDDES	SD	57342	CHARLES MIX	46023	YES
DANTE	SD	57329	CHARLES MIX	46023	YES
PICKSTOWN	SD	57367	CHARLES MIX	46023	YES
EAGLE BUTTE	SD	57625	DEWEY	46041	YES
TIMBER LAKE	SD	57656	DEWEY	46041	YES
GLENCROSS	SD	57630	DEWEY	46041	YES
WHITEHORSE	SD	57661	DEWEY	46041	YES
PARADE	SD	57647	DEWEY	46041	YES
LANTRY	SD	57636	DEWEY	46041	YES
RIDGEVIEW	SD	57652	DEWEY	46041	YES
KAYLOR	SD	57354	HUTCHINSON	46067	YES
DIMOCK	SD	57331	HUTCHINSON	46067	YES
FREEMAN	SD	57029	HUTCHINSON	46067	YES
PARKSTON	SD	57366	HUTCHINSON	46067	YES
MENNO	SD	57045	HUTCHINSON	46067	YES
OLIVET	SD	57052	HUTCHINSON	46067	YES
TRIPP	SD	57376	HUTCHINSON	46067	YES
EMERY	SD	57332	HUTCHINSON	46067	YES
LONG VALLEY	SD	57547	JACKSON	46071	YES
WANBLEE	SD	57577	JACKSON	46071	YES
BELVIDERE	SD	57521	JACKSON	46071	YES
ALLEN	SD	57714	JACKSON	46071	YES



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City	State	Zip Code	County	FIPS	Individual
INTERIOR	SD	57750	JACKSON	46071	YES
KADOKA	SD	57543	JACKSON	46071	YES
WOOD	SD	57585	MELLETTTE	46095	YES
NORRIS	SD	57560	MELLETTTE	46095	YES
WHITE RIVER	SD	57579	MELLETTTE	46095	YES
LYONS	SD	57041	MINNEHAHA	46099	YES
GARRETSON	SD	57030	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57117	MINNEHAHA	46099	YES
HUMBOLDT	SD	57035	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57195	MINNEHAHA	46099	YES
CROOKS	SD	57020	MINNEHAHA	46099	YES
BRANDON	SD	57005	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57104	MINNEHAHA	46099	YES
DELL RAPIDS	SD	57022	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57109	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57193	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57189	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57188	MINNEHAHA	46099	YES
HARTFORD	SD	57033	MINNEHAHA	46099	YES
BALTIC	SD	57003	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57192	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57197	MINNEHAHA	46099	YES
VALLEY SPRINGS	SD	57068	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57107	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57106	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57105	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57186	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57194	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57101	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57103	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57110	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57118	MINNEHAHA	46099	YES
ROWENA	SD	57056	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57198	MINNEHAHA	46099	YES
RENNER	SD	57055	MINNEHAHA	46099	YES
SHIUX FALLS	SD	57196	MINNEHAHA	46099	YES
COLTON	SD	57018	MINNEHAHA	46099	YES
PARMELEE	SD	57566	TODD	46121	YES
ROSEBUD	SD	57570	TODD	46121	YES
SAINT FRANCIS	SD	57572	TODD	46121	YES
MISSION	SD	57555	TODD	46121	YES
OKREEK	SD	57563	TODD	46121	YES
PARKER	SD	57053	TURNER	46125	YES
MARION	SD	57043	TURNER	46125	YES
HURLEY	SD	57036	TURNER	46125	YES
CHANCELLOR	SD	57015	TURNER	46125	YES
VIBORG	SD	57070	TURNER	46125	YES
CENTERVILLE	SD	57014	TURNER	46125	YES
DAVIS	SD	57021	TURNER	46125	YES
YANKTON	SD	57078	YANKTON	46135	YES
GAYVILLE	SD	57031	YANKTON	46135	YES



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City	State	Zip Code	County	FIPS	Individual
MISSION HILL	SD	57046	YANKTON	46135	YES
IRENE	SD	57037	YANKTON	46135	YES
LESTERVILLE	SD	57040	YANKTON	46135	YES
YANKTON	SD	57079	YANKTON	46135	YES
VOLIN	SD	57072	YANKTON	46135	YES
UTICA	SD	57067	YANKTON	46135	YES
CHERRY CREEK	SD	57622	ZIEBACH	46137	YES
DUPREE	SD	57623	ZIEBACH	46137	YES