



**Announcement 2019- 07-18  
FEMA Major Disaster Declaration  
for Texas – 4454**

FEMA has issued a presidential disaster declaration for Texas - 4454 designating 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 June 24, 2019 to the incident end date of June 25, 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
<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.



**Announcement 2019- 07-18  
FEMA Major Disaster Declaration  
for Texas – 4454**

**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 Texas**

**FEMA Disaster ID:** 4454  
**Declared:** 7/17/2019  
**Incident Type:** Severe Storms and Flooding  
**Incident Period:** June 24 - 25, 2019

**Counties Eligible for Individual Assistance as of 7/17/2019:** Cameron, Hidalgo, Willacy

City	State	Zip Code	County	FIPS	Individual
LOS INDIOS	TX	78567	CAMERON	48061	YES
SANTA ROSA	TX	78593	CAMERON	48061	YES
HARLINGEN	TX	78551	CAMERON	48061	YES
LA FERIA	TX	78559	CAMERON	48061	YES
BROWNSVILLE	TX	78522	CAMERON	48061	YES
LOZANO	TX	78568	CAMERON	48061	YES
SOUTH PADRE ISLAND	TX	78597	CAMERON	48061	YES
HARLINGEN	TX	78550	CAMERON	48061	YES
SANTA MARIA	TX	78592	CAMERON	48061	YES
BROWNSVILLE	TX	78526	CAMERON	48061	YES
RIO HONDO	TX	78583	CAMERON	48061	YES
PORT ISABEL	TX	78578	CAMERON	48061	YES
LOS FRESNOS	TX	78566	CAMERON	48061	YES
BROWNSVILLE	TX	78520	CAMERON	48061	YES
OLMITO	TX	78575	CAMERON	48061	YES
BROWNSVILLE	TX	78523	CAMERON	48061	YES
BROWNSVILLE	TX	78521	CAMERON	48061	YES
SAN BENITO	TX	78586	CAMERON	48061	YES
HARLINGEN	TX	78552	CAMERON	48061	YES
COMBES	TX	78535	CAMERON	48061	YES
HARLINGEN	TX	78553	CAMERON	48061	YES
WESLACO	TX	78599	HIDALGO	48215	YES
MISSION	TX	78572	HIDALGO	48215	YES
MISSION	TX	78574	HIDALGO	48215	YES
PHARR	TX	78577	HIDALGO	48215	YES
HARGILL	TX	78549	HIDALGO	48215	YES
MCALLEN	TX	78503	HIDALGO	48215	YES
MCALLEN	TX	78502	HIDALGO	48215	YES
ELSA	TX	78543	HIDALGO	48215	YES
EDINBURG	TX	78542	HIDALGO	48215	YES
ALAMO	TX	78516	HIDALGO	48215	YES
MISSION	TX	78573	HIDALGO	48215	YES
PENITAS	TX	78576	HIDALGO	48215	YES
MERCEDES	TX	78570	HIDALGO	48215	YES
LOS EBANOS	TX	78565	HIDALGO	48215	YES
LA VILLA	TX	78562	HIDALGO	48215	YES
HIDALGO	TX	78557	HIDALGO	48215	YES



City	State	Zip Code	County	FIPS	Individual
EDINBURG	TX	78539	HIDALGO	48215	YES
DONNA	TX	78537	HIDALGO	48215	YES
LINN	TX	78563	HIDALGO	48215	YES
MCALLEN	TX	78505	HIDALGO	48215	YES
LA JOYA	TX	78560	HIDALGO	48215	YES
MCALLEN	TX	78501	HIDALGO	48215	YES
EDINBURG	TX	78541	HIDALGO	48215	YES
EDCOUCH	TX	78538	HIDALGO	48215	YES
LA BLANCA	TX	78558	HIDALGO	48215	YES
MCALLEN	TX	78504	HIDALGO	48215	YES
SULLIVAN CITY	TX	78595	HIDALGO	48215	YES
SAN JUAN	TX	78589	HIDALGO	48215	YES
EDINBURG	TX	78540	HIDALGO	48215	YES
PROGRESO	TX	78579	HIDALGO	48215	YES
WESLACO	TX	78596	HIDALGO	48215	YES
SEBASTIAN	TX	78594	WILLACY	48489	YES
SAN PERLITA	TX	78590	WILLACY	48489	YES
RAYMONDVILLE	TX	78580	WILLACY	48489	YES
PORT MANSFIELD	TX	78598	WILLACY	48489	YES
LYFORD	TX	78569	WILLACY	48489	YES
LASARA	TX	78561	WILLACY	48489	YES