



**Announcement 2019-03-06
FEMA Major Disaster Declaration
for Alabama – 4419**

FEMA has issued a presidential disaster declaration for (Alabama – 4419) 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 date of March 3, 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 Alabama

FEMA Disaster ID: 4419

Declared: 3/5/2019

Incident Type: SEVERE STORMS STRAIGHT-LINE WINDS AND TORNADOES

Incident Period: 3/3/2019

Counties Eligible for Individual Assistance as of 3/3/2019: Lee

City	State	Zip Code	County	FIPS	Individual
OPELIKA	AL	36801	LEE	1081	YES
VALLEY	AL	36872	LEE	1081	YES
AUBURN UNIVERSITY	AL	36849	LEE	1081	YES
PHENIX CITY	AL	36870	LEE	1081	YES
CUSSETA	AL	36852	LEE	1081	YES
WAVERLY	AL	36879	LEE	1081	YES
SALEM	AL	36874	LEE	1081	YES
OPELIKA	AL	36802	LEE	1081	YES
OPELIKA	AL	36803	LEE	1081	YES
AUBURN	AL	36830	LEE	1081	YES
SMITHS STATION	AL	36877	LEE	1081	YES
AUBURN	AL	36832	LEE	1081	YES
AUBURN	AL	36831	LEE	1081	YES
LOACHAPOKA	AL	36865	LEE	1081	YES
OPELIKA	AL	36804	LEE	1081	YES