



**Announcement 2019-03-26
FEMA Major Disaster Declaration
for Iowa – 4421**

FEMA has issued a presidential disaster declaration for (Iowa – 4421) 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 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
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 Iowa

FEMA Disaster ID: 4421

Declared: 3/23/2019

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

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
MAPLETON	IA	51034	MONONA	19133	YES
UTE	IA	51060	MONONA	19133	YES
WHITING	IA	51063	MONONA	19133	YES



THURMAN	IA	51654	FREMONT	19071	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
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