



**Announcement 2019-08-21  
FEMA Major Disaster Declaration  
Update #4 for Nebraska – 4420**

FEMA has issued a presidential disaster declaration **update for Nebraska – 4420 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 date of March 9, 2019 with an end date extended to July 14, 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.



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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 Nebraska**

**FEMA Disaster ID:** 4420

**Declared:** 3/21/2019, updated 3/31/2019, 4/10/2019, 6/6/2019, **8/13/2019**

**Incident Type:** SEVERE WINTER STORM, STRAIGHT-LINE WINDS AND FLOODING

**Incident Period:** **3/9/2019 - extended to July 14, 2019**

**Counties Eligible for Individual Assistance as of 3/21/2019:** Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, Washington

**Counties Eligible for Individual Assistance as of 3/31/2019:** Boone, Buffalo, Custer, Knox, Richardson, Thurston

**Counties Eligible for Individual Assistance as of 4/10/2019:** Antelope, Boone, Boyd, Burt, Cumming, Hall, Howard, Madison, Nance, Pierce, Platte, Saline, Stanton

**Counties Eligible for Individual Assistance as of 6/6/2019:** Holt

**Counties Eligible for Individual Assistance as of 8/13/2019:** **Dawson**

City	State	Zip Code	County	FIPS	Individual
CLEARWATER	NE	68726	ANTELOPE	31003	YES
ROYAL	NE	68773	ANTELOPE	31003	YES
ORCHARD	NE	68764	ANTELOPE	31003	YES
NELIGH	NE	68756	ANTELOPE	31003	YES
OAKDALE	NE	68761	ANTELOPE	31003	YES
BRUNSWICK	NE	68720	ANTELOPE	31003	YES
ELGIN	NE	68636	ANTELOPE	31003	YES
BELGRADE	NE	68623	BOONE	31011	YES
CEDAR RAPIDS	NE	68627	BOONE	31011	YES
PRIMROSE	NE	68655	BOONE	31011	YES
SAINT EDWARD	NE	68660	BOONE	31011	YES
ALBION	NE	68620	BOONE	31011	YES
PETERSBURG	NE	68652	BOONE	31011	YES
LYNCH	NE	68746	BOYD	31015	YES
BUTTE	NE	68722	BOYD	31015	YES
BRISTOW	NE	68719	BOYD	31015	YES
NAPER	NE	68755	BOYD	31015	YES
SPENCER	NE	68777	BOYD	31015	YES
AMHERST	NE	68812	BUFFALO	31019	YES
KEARNEY	NE	68845	BUFFALO	31019	YES
KEARNEY	NE	68847	BUFFALO	31019	YES
SHELTON	NE	68876	BUFFALO	31019	YES
ELM CREEK	NE	68836	BUFFALO	31019	YES



City	State	Zip Code	County	FIPS	Individual
MILLER	NE	68858	BUFFALO	31019	YES
GIBBON	NE	68840	BUFFALO	31019	YES
RIVERDALE	NE	68870	BUFFALO	31019	YES
ODESSA	NE	68861	BUFFALO	31019	YES
KEARNEY	NE	68849	BUFFALO	31019	YES
PLEASANTON	NE	68866	BUFFALO	31019	YES
KEARNEY	NE	68848	BUFFALO	31019	YES
RAVENNA	NE	68869	BUFFALO	31019	YES
OAKLAND	NE	68045	BURT	31021	YES
CRAIG	NE	68019	BURT	31021	YES
TEKAMAH	NE	68061	BURT	31021	YES
LYONS	NE	68038	BURT	31021	YES
DECATUR	NE	68020	BURT	31021	YES
DAVID CITY	NE	68632	BUTLER	31023	YES
BRUNO	NE	68014	BUTLER	31023	YES
RISING CITY	NE	68658	BUTLER	31023	YES
SURPRISE	NE	68667	BUTLER	31023	YES
DWIGHT	NE	68635	BUTLER	31023	YES
ABIE	NE	68001	BUTLER	31023	YES
BELLWOOD	NE	68624	BUTLER	31023	YES
LINWOOD	NE	68036	BUTLER	31023	YES
ULYSSES	NE	68669	BUTLER	31023	YES
BRAINARD	NE	68626	BUTLER	31023	YES
GREENWOOD	NE	68366	CASS	31025	YES
MANLEY	NE	68403	CASS	31025	YES
NEHAWKA	NE	68413	CASS	31025	YES
AVOCA	NE	68307	CASS	31025	YES
UNION	NE	68455	CASS	31025	YES
WEeping WATER	NE	68463	CASS	31025	YES
ELMWOOD	NE	68349	CASS	31025	YES
CEDAR CREEK	NE	68016	CASS	31025	YES
LOUISVILLE	NE	68037	CASS	31025	YES
MURDOCK	NE	68407	CASS	31025	YES
SOUTH BEND	NE	68058	CASS	31025	YES
EAGLE	NE	68347	CASS	31025	YES
ALVO	NE	68304	CASS	31025	YES
PLATTSMOUTH	NE	68048	CASS	31025	YES
MURRAY	NE	68409	CASS	31025	YES
LEIGH	NE	68643	COLFAX	31037	YES
ROGERS	NE	68659	COLFAX	31037	YES
SCHUYLER	NE	68661	COLFAX	31037	YES
HOWELLS	NE	68641	COLFAX	31037	YES
CLARKSON	NE	68629	COLFAX	31037	YES
WEST POINT	NE	68788	CUMING	31039	YES
WISNER	NE	68791	CUMING	31039	YES
ROSALIE	NE	68055	CUMING	31039	YES
BANCROFT	NE	68004	CUMING	31039	YES
BEEMER	NE	68716	CUMING	31039	YES
CALLAWAY	NE	68825	CUSTER	31041	YES
BERWYN	NE	68819	CUSTER	31041	YES
MASON CITY	NE	68855	CUSTER	31041	YES



City	State	Zip Code	County	FIPS	Individual
ARCADIA	NE	68815	CUSTER	31041	YES
SARGENT	NE	68874	CUSTER	31041	YES
WEISSERT	NE	68880	CUSTER	31041	YES
ANSLEY	NE	68814	CUSTER	31041	YES
BROKEN BOW	NE	68822	CUSTER	31041	YES
COMSTOCK	NE	68828	CUSTER	31041	YES
ANSELMO	NE	68813	CUSTER	31041	YES
WESTERVILLE	NE	68881	CUSTER	31041	YES
OCONTO	NE	68860	CUSTER	31041	YES
ARNOLD	NE	69120	CUSTER	31041	YES
LEXINGTON	NE	68850	DAWSON	31047	YES
EDDYVILLE	NE	68834	DAWSON	31047	YES
COZAD	NE	69130	DAWSON	31047	YES
FARNAM	NE	69029	DAWSON	31047	YES
OVERTON	NE	68863	DAWSON	31047	YES
GOTHENBURG	NE	69138	DAWSON	31047	YES
SUMNER	NE	68878	DAWSON	31047	YES
WILLOW ISLAND	NE	69171	DAWSON	31047	YES
DODGE	NE	68633	DODGE	31053	YES
UEHLING	NE	68063	DODGE	31053	YES
NICKERSON	NE	68044	DODGE	31053	YES
FREMONT	NE	68026	DODGE	31053	YES
FREMONT	NE	68025	DODGE	31053	YES
AMES	NE	68621	DODGE	31053	YES
HOOPER	NE	68031	DODGE	31053	YES
WINSLOW	NE	68072	DODGE	31053	YES
NORTH BEND	NE	68649	DODGE	31053	YES
SNYDER	NE	68664	DODGE	31053	YES
SCRIBNER	NE	68057	DODGE	31053	YES
OMAHA	NE	68124	DOUGLAS	31055	YES
OMAHA	NE	68108	DOUGLAS	31055	YES
OMAHA	NE	68155	DOUGLAS	31055	YES
OMAHA	NE	68197	DOUGLAS	31055	YES
OMAHA	NE	68164	DOUGLAS	31055	YES
OMAHA	NE	68114	DOUGLAS	31055	YES
VALLEY	NE	68064	DOUGLAS	31055	YES
OMAHA	NE	68103	DOUGLAS	31055	YES
OMAHA	NE	68183	DOUGLAS	31055	YES
OMAHA	NE	68179	DOUGLAS	31055	YES
OMAHA	NE	68144	DOUGLAS	31055	YES
OMAHA	NE	68176	DOUGLAS	31055	YES
OMAHA	NE	68175	DOUGLAS	31055	YES
OMAHA	NE	68118	DOUGLAS	31055	YES
OMAHA	NE	68127	DOUGLAS	31055	YES
BOYS TOWN	NE	68010	DOUGLAS	31055	YES
OMAHA	NE	68107	DOUGLAS	31055	YES
OMAHA	NE	68110	DOUGLAS	31055	YES
OMAHA	NE	68111	DOUGLAS	31055	YES
OMAHA	NE	68132	DOUGLAS	31055	YES
OMAHA	NE	68134	DOUGLAS	31055	YES
OMAHA	NE	68139	DOUGLAS	31055	YES



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OMAHA	NE	68119	DOUGLAS	31055	YES
OMAHA	NE	68102	DOUGLAS	31055	YES
OMAHA	NE	68106	DOUGLAS	31055	YES
OMAHA	NE	68181	DOUGLAS	31055	YES
OMAHA	NE	68178	DOUGLAS	31055	YES
OMAHA	NE	68145	DOUGLAS	31055	YES
OMAHA	NE	68172	DOUGLAS	31055	YES
OMAHA	NE	68154	DOUGLAS	31055	YES
OMAHA	NE	68117	DOUGLAS	31055	YES
OMAHA	NE	68130	DOUGLAS	31055	YES
BENNINGTON	NE	68007	DOUGLAS	31055	YES
ELKHORN	NE	68022	DOUGLAS	31055	YES
WATERLOO	NE	68069	DOUGLAS	31055	YES
OMAHA	NE	68109	DOUGLAS	31055	YES
OMAHA	NE	68112	DOUGLAS	31055	YES
OMAHA	NE	68182	DOUGLAS	31055	YES
OMAHA	NE	68135	DOUGLAS	31055	YES
OMAHA	NE	68152	DOUGLAS	31055	YES
OMAHA	NE	68180	DOUGLAS	31055	YES
OMAHA	NE	68105	DOUGLAS	31055	YES
OMAHA	NE	68198	DOUGLAS	31055	YES
OMAHA	NE	68120	DOUGLAS	31055	YES
OMAHA	NE	68137	DOUGLAS	31055	YES
OMAHA	NE	68142	DOUGLAS	31055	YES
OMAHA	NE	68116	DOUGLAS	31055	YES
OMAHA	NE	68122	DOUGLAS	31055	YES
OMAHA	NE	68131	DOUGLAS	31055	YES
OMAHA	NE	68101	DOUGLAS	31055	YES
OMAHA	NE	68104	DOUGLAS	31055	YES
ALDA	NE	68810	HALL	31079	YES
GRAND ISLAND	NE	68801	HALL	31079	YES
CAIRO	NE	68824	HALL	31079	YES
GRAND ISLAND	NE	68803	HALL	31079	YES
DONIPHAN	NE	68832	HALL	31079	YES
GRAND ISLAND	NE	68802	HALL	31079	YES
WOOD RIVER	NE	68883	HALL	31079	YES
ONEILL	NE	68763	HOLT	31089	YES
EMMET	NE	68734	HOLT	31089	YES
ATKINSON	NE	68713	HOLT	31089	YES
PAGE	NE	68766	HOLT	31089	YES
EWING	NE	68735	HOLT	31089	YES
CHAMBERS	NE	68725	HOLT	31089	YES
AMELIA	NE	68711	HOLT	31089	YES
STUART	NE	68780	HOLT	31089	YES
INMAN	NE	68742	HOLT	31089	YES
FARWELL	NE	68838	HOWARD	31093	YES
SAINT PAUL	NE	68873	HOWARD	31093	YES
DANNEBROG	NE	68831	HOWARD	31093	YES
BOELUS	NE	68820	HOWARD	31093	YES
SAINT LIBORY	NE	68872	HOWARD	31093	YES
ELBA	NE	68835	HOWARD	31093	YES



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VERDIGRE	NE	68783	KNOX	31107	YES
BLOOMFIELD	NE	68718	KNOX	31107	YES
CENTER	NE	68724	KNOX	31107	YES
CROFTON	NE	68730	KNOX	31107	YES
WAUSA	NE	68786	KNOX	31107	YES
WINNETOON	NE	68789	KNOX	31107	YES
NIOBRARA	NE	68760	KNOX	31107	YES
CREIGHTON	NE	68729	KNOX	31107	YES
BATTLE CREEK	NE	68715	MADISON	31119	YES
MEADOW GROVE	NE	68752	MADISON	31119	YES
NORFOLK	NE	68702	MADISON	31119	YES
MADISON	NE	68748	MADISON	31119	YES
TILDEN	NE	68781	MADISON	31119	YES
NEWMAN GROVE	NE	68758	MADISON	31119	YES
NORFOLK	NE	68701	MADISON	31119	YES
FULLERTON	NE	68638	NANCE	31125	YES
NEMAHA	NE	68414	NEMAHA	31127	YES
PERU	NE	68421	NEMAHA	31127	YES
JULIAN	NE	68379	NEMAHA	31127	YES
JOHNSON	NE	68378	NEMAHA	31127	YES
BROCK	NE	68320	NEMAHA	31127	YES
AUBURN	NE	68305	NEMAHA	31127	YES
BROWNVILLE	NE	68321	NEMAHA	31127	YES
HADAR	NE	68738	PIERCE	31139	YES
PIERCE	NE	68767	PIERCE	31139	YES
OSMOND	NE	68765	PIERCE	31139	YES
PLAINVIEW	NE	68769	PIERCE	31139	YES
MCLEAN	NE	68747	PIERCE	31139	YES
GENOA	NE	68640	PLATTE	31141	YES
LINDSAY	NE	68644	PLATTE	31141	YES
DUNCAN	NE	68634	PLATTE	31141	YES
COLUMBUS	NE	68601	PLATTE	31141	YES
MONROE	NE	68647	PLATTE	31141	YES
PLATTE CENTER	NE	68653	PLATTE	31141	YES
COLUMBUS	NE	68602	PLATTE	31141	YES
CRESTON	NE	68631	PLATTE	31141	YES
HUMPHREY	NE	68642	PLATTE	31141	YES
SHUBERT	NE	68437	RICHARDSON	31147	YES
STELLA	NE	68442	RICHARDSON	31147	YES
HUMBOLDT	NE	68376	RICHARDSON	31147	YES
DAWSON	NE	68337	RICHARDSON	31147	YES
VERDON	NE	68457	RICHARDSON	31147	YES
FALLS CITY	NE	68355	RICHARDSON	31147	YES
RULO	NE	68431	RICHARDSON	31147	YES
SALEM	NE	68433	RICHARDSON	31147	YES
CRETE	NE	68333	SALINE	31151	YES
SWANTON	NE	68445	SALINE	31151	YES
DE WITT	NE	68341	SALINE	31151	YES
DORCHESTER	NE	68343	SALINE	31151	YES
FRIEND	NE	68359	SALINE	31151	YES
WESTERN	NE	68464	SALINE	31151	YES



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WILBER	NE	68465	SALINE	31151	YES
TOBIAS	NE	68453	SALINE	31151	YES
BELLEVUE	NE	68123	SARPY	31153	YES
SPRINGFIELD	NE	68059	SARPY	31153	YES
OMAHA	NE	68138	SARPY	31153	YES
GRETNA	NE	68028	SARPY	31153	YES
BELLEVUE	NE	68147	SARPY	31153	YES
OMAHA	NE	68136	SARPY	31153	YES
PAPILLION	NE	68133	SARPY	31153	YES
OFFUTT AFB	NE	68113	SARPY	31153	YES
PAPILLION	NE	68046	SARPY	31153	YES
BELLEVUE	NE	68005	SARPY	31153	YES
OMAHA	NE	68157	SARPY	31153	YES
LA VISTA	NE	68128	SARPY	31153	YES
ST COLUMBANS	NE	68056	SARPY	31153	YES
PRAGUE	NE	68050	SAUNDERS	31155	YES
VALPARAISO	NE	68065	SAUNDERS	31155	YES
ASHLAND	NE	68003	SAUNDERS	31155	YES
WESTON	NE	68070	SAUNDERS	31155	YES
MORSE BLUFF	NE	68648	SAUNDERS	31155	YES
YUTAN	NE	68073	SAUNDERS	31155	YES
MEMPHIS	NE	68042	SAUNDERS	31155	YES
WAHOO	NE	68066	SAUNDERS	31155	YES
COLON	NE	68018	SAUNDERS	31155	YES
MEAD	NE	68041	SAUNDERS	31155	YES
CEDAR BLUFFS	NE	68015	SAUNDERS	31155	YES
CERESCO	NE	68017	SAUNDERS	31155	YES
ITHACA	NE	68033	SAUNDERS	31155	YES
MALMO	NE	68040	SAUNDERS	31155	YES
PILGER	NE	68768	STANTON	31167	YES
STANTON	NE	68779	STANTON	31167	YES
PENDER	NE	68047	THURSTON	31173	YES
WALTHILL	NE	68067	THURSTON	31173	YES
MACY	NE	68039	THURSTON	31173	YES
THURSTON	NE	68062	THURSTON	31173	YES
WINNEBAGO	NE	68071	THURSTON	31173	YES
FORT CALHOUN	NE	68023	WASHINGTON	31177	YES
KENNARD	NE	68034	WASHINGTON	31177	YES
ARLINGTON	NE	68002	WASHINGTON	31177	YES
BLAIR	NE	68009	WASHINGTON	31177	YES
WASHINGTON	NE	68068	WASHINGTON	31177	YES
BLAIR	NE	68008	WASHINGTON	31177	YES
HERMAN	NE	68029	WASHINGTON	31177	YES