



**Announcement 2021-02-19
FEMA Major Disaster Declaration
Update #1 for Iowa - 4557**

FEMA has issued a presidential disaster declaration **update for Iowa - 4557** designating an additional county as eligible for individual assistance.

Re-inspection 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 **August 10, 2020**.

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" is obtained. 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 re-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 use: - Appraisal Waiver + Exterior DAIR* + Condo Requirements If Appraisal Waiver language is lost on the final AUS Cert use: - Full Appraisal dated post Disaster + Condo Requirements	Exterior DAIR* + Condo Requirements
Conventional with Appraisal	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
FHA Full Doc	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 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.

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).

All property inspections products must be dated after the published "incident end date" to allow loan file funding.

if you have any questions, please contact 855-GO-IMPAC (855-464-6722).



FEMA Major Disaster Declaration for Iowa

FEMA Disaster ID: 4557

Declared: 08/20/2020, updated 10/05/2020

Incident Type: Severe Storms

Incident Period: 08/10/2020

Counties Eligible for Individual Assistance as of 10/05/2020:		Benton, Boone, Cedar, Clinton, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama			
City	State	Zip Code	County	FIPS	Individual
BLAIRSTOWN	IA	52209	BENTON	19011	YES
VAN HORNE	IA	52346	BENTON	19011	YES
LUZERNE	IA	52257	BENTON	19011	YES
MOUNT AUBURN	IA	52313	BENTON	19011	YES
URBANA	IA	52345	BENTON	19011	YES
VINTON	IA	52349	BENTON	19011	YES
KEYSTONE	IA	52249	BENTON	19011	YES
NORWAY	IA	52318	BENTON	19011	YES
SHELLSBURG	IA	52332	BENTON	19011	YES
WALFORD	IA	52351	BENTON	19011	YES
NEWHALL	IA	52315	BENTON	19011	YES
BELLE PLAINE	IA	52208	BENTON	19011	YES
ATKINS	IA	52206	BENTON	19011	YES
WATKINS	IA	52354	BENTON	19011	YES
GARRISON	IA	52229	BENTON	19011	YES
LUTHER	IA	50152	BOONE	19015	YES
BOXHOLM	IA	50040	BOONE	19015	YES
BOONE	IA	50036	BOONE	19015	YES
MADRID	IA	50156	BOONE	19015	YES
OGDEN	IA	50212	BOONE	19015	YES
BOONE	IA	50037	BOONE	19015	YES
BEAVER	IA	50031	BOONE	19015	YES
BOONE	IA	50950	BOONE	19015	YES
PILOT MOUND	IA	50223	BOONE	19015	YES
BOONE	IA	50099	BOONE	19015	YES
TIPTON	IA	52772	CEDAR	19031	YES
DURANT	IA	52747	CEDAR	19031	YES

WEST BRANCH	IA	52358	CEDAR	19031	YES
MECHANICSVILLE	IA	52306	CEDAR	19031	YES
LOWDEN	IA	52255	CEDAR	19031	YES
STANWOOD	IA	52337	CEDAR	19031	YES
CLARENCE	IA	52216	CEDAR	19031	YES
BENNETT	IA	52721	CEDAR	19031	YES
CLINTON	IA	52733	CLINTON	19045	YES
ELWOOD	IA	52226	CLINTON	19045	YES
TEEDS GROVE	IA	52771	CLINTON	19045	YES
GOOSE LAKE	IA	52750	CLINTON	19045	YES
CLINTON	IA	52736	CLINTON	19045	YES
GRAND MOUND	IA	52751	CLINTON	19045	YES
LOST NATION	IA	52254	CLINTON	19045	YES
BRYANT	IA	52727	CLINTON	19045	YES
CLINTON	IA	52734	CLINTON	19045	YES
CALAMUS	IA	52729	CLINTON	19045	YES
LOW MOOR	IA	52757	CLINTON	19045	YES
DELMAR	IA	52037	CLINTON	19045	YES
CLINTON	IA	52732	CLINTON	19045	YES
CHARLOTTE	IA	52731	CLINTON	19045	YES
WHEATLAND	IA	52777	CLINTON	19045	YES
DE WITT	IA	52742	CLINTON	19045	YES
CAMANCHE	IA	52730	CLINTON	19045	YES
WELTON	IA	52774	CLINTON	19045	YES
ANDOVER	IA	52701	CLINTON	19045	YES
MINGO	IA	50168	JASPER	19099	YES
NEWTON	IA	50208	JASPER	19099	YES
MONROE	IA	50170	JASPER	19099	YES
COLFAX	IA	50054	JASPER	19099	YES
KELLOGG	IA	50135	JASPER	19099	YES
SULLY	IA	50251	JASPER	19099	YES
KILLDUFF	IA	50137	JASPER	19099	YES
BAXTER	IA	50028	JASPER	19099	YES
IRA	IA	50127	JASPER	19099	YES
PRAIRIE CITY	IA	50228	JASPER	19099	YES
REASNOR	IA	50232	JASPER	19099	YES
LYNNVILLE	IA	50153	JASPER	19099	YES
VIOLA	IA	52350	LINN	19113	YES
CEDAR RAPIDS	IA	52408	LINN	19113	YES
CENTER POINT	IA	52213	LINN	19113	YES
HIAWATHA	IA	52233	LINN	19113	YES
CEDAR RAPIDS	IA	52403	LINN	19113	YES
CEDAR RAPIDS	IA	52410	LINN	19113	YES
COGGON	IA	52218	LINN	19113	YES
MARION	IA	52302	LINN	19113	YES
CEDAR RAPIDS	IA	52404	LINN	19113	YES
CEDAR RAPIDS	IA	52411	LINN	19113	YES

CENTRAL CITY	IA	52214	LINN	19113	YES
CEDAR RAPIDS	IA	52401	LINN	19113	YES
CEDAR RAPIDS	IA	52402	LINN	19113	YES
CEDAR RAPIDS	IA	52499	LINN	19113	YES
ELY	IA	52227	LINN	19113	YES
FAIRFAX	IA	52228	LINN	19113	YES
LISBON	IA	52253	LINN	19113	YES
MOUNT VERNON	IA	52314	LINN	19113	YES
PALO	IA	52324	LINN	19113	YES
CEDAR RAPIDS	IA	52407	LINN	19113	YES
CEDAR RAPIDS	IA	52409	LINN	19113	YES
CEDAR RAPIDS	IA	52497	LINN	19113	YES
TODDVILLE	IA	52341	LINN	19113	YES
CEDAR RAPIDS	IA	52498	LINN	19113	YES
SPRINGVILLE	IA	52336	LINN	19113	YES
CEDAR RAPIDS	IA	52405	LINN	19113	YES
PRAIRIEBURG	IA	52219	LINN	19113	YES
ROBINS	IA	52328	LINN	19113	YES
TROY MILLS	IA	52344	LINN	19113	YES
WALKER	IA	52352	LINN	19113	YES
CEDAR RAPIDS	IA	52406	LINN	19113	YES
ALBURNETT	IA	52202	LINN	19113	YES
MARSHALLTOWN	IA	50158	MARSHALL	19127	YES
HAVERHILL	IA	50120	MARSHALL	19127	YES
SAINT ANTHONY	IA	50239	MARSHALL	19127	YES
GILMAN	IA	50106	MARSHALL	19127	YES
LAUREL	IA	50141	MARSHALL	19127	YES
FERGUSON	IA	50078	MARSHALL	19127	YES
LE GRAND	IA	50142	MARSHALL	19127	YES
RHODES	IA	50234	MARSHALL	19127	YES
STATE CENTER	IA	50247	MARSHALL	19127	YES
CLEMONS	IA	50051	MARSHALL	19127	YES
LISCOMB	IA	50148	MARSHALL	19127	YES
MELBOURNE	IA	50162	MARSHALL	19127	YES
ALBION	IA	50005	MARSHALL	19127	YES
SHELDAHL	IA	50243	POLK	19153	YES
DES MOINES	IA	50394	POLK	19153	YES
DES MOINES	IA	50306	POLK	19153	YES
DES MOINES	IA	50311	POLK	19153	YES
DES MOINES	IA	50318	POLK	19153	YES
DES MOINES	IA	50321	POLK	19153	YES
DES MOINES	IA	50334	POLK	19153	YES
DES MOINES	IA	50367	POLK	19153	YES
DES MOINES	IA	50362	POLK	19153	YES
DES MOINES	IA	50369	POLK	19153	YES
DES MOINES	IA	50359	POLK	19153	YES
DES MOINES	IA	50332	POLK	19153	YES

DES MOINES	IA	50940	POLK	19153	YES
DES MOINES	IA	50301	POLK	19153	YES
DES MOINES	IA	50310	POLK	19153	YES
DES MOINES	IA	50312	POLK	19153	YES
DES MOINES	IA	50319	POLK	19153	YES
URBANDALE	IA	50323	POLK	19153	YES
BONDURANT	IA	50035	POLK	19153	YES
DES MOINES	IA	50361	POLK	19153	YES
WEST DES MOINES	IA	50265	POLK	19153	YES
DES MOINES	IA	50305	POLK	19153	YES
WINDSOR HEIGHTS	IA	50324	POLK	19153	YES
PLEASANT HILL	IA	50327	POLK	19153	YES
DES MOINES	IA	50981	POLK	19153	YES
ELKHART	IA	50073	POLK	19153	YES
JOHNSTON	IA	50131	POLK	19153	YES
DES MOINES	IA	50339	POLK	19153	YES
WEST DES MOINES	IA	50398	POLK	19153	YES
DES MOINES	IA	50331	POLK	19153	YES
DES MOINES	IA	50308	POLK	19153	YES
DES MOINES	IA	50315	POLK	19153	YES
DES MOINES	IA	50333	POLK	19153	YES
ALLEMAN	IA	50007	POLK	19153	YES
ALTOONA	IA	50009	POLK	19153	YES
ANKENY	IA	50023	POLK	19153	YES
DES MOINES	IA	50392	POLK	19153	YES
DES MOINES	IA	50360	POLK	19153	YES
DES MOINES	IA	50329	POLK	19153	YES
RUNNELLS	IA	50237	POLK	19153	YES
DES MOINES	IA	50393	POLK	19153	YES
DES MOINES	IA	50304	POLK	19153	YES
DES MOINES	IA	50309	POLK	19153	YES
DES MOINES	IA	50336	POLK	19153	YES
DES MOINES	IA	50396	POLK	19153	YES
DES MOINES	IA	50391	POLK	19153	YES
DES MOINES	IA	50364	POLK	19153	YES
DES MOINES	IA	50330	POLK	19153	YES
DES MOINES	IA	50350	POLK	19153	YES
DES MOINES	IA	50368	POLK	19153	YES
DES MOINES	IA	50313	POLK	19153	YES
DES MOINES	IA	50936	POLK	19153	YES
DES MOINES	IA	50363	POLK	19153	YES
DES MOINES	IA	50395	POLK	19153	YES
DES MOINES	IA	50314	POLK	19153	YES
DES MOINES	IA	50316	POLK	19153	YES
DES MOINES	IA	50317	POLK	19153	YES
DES MOINES	IA	50320	POLK	19153	YES
URBANDALE	IA	50322	POLK	19153	YES

DES MOINES	IA	50340	POLK	19153	YES
DES MOINES	IA	50335	POLK	19153	YES
ANKENY	IA	50021	POLK	19153	YES
BERWICK	IA	50032	POLK	19153	YES
GRIMES	IA	50111	POLK	19153	YES
DES MOINES	IA	50397	POLK	19153	YES
DES MOINES	IA	50381	POLK	19153	YES
DES MOINES	IA	50328	POLK	19153	YES
MITCHELLVILLE	IA	50169	POLK	19153	YES
POLK CITY	IA	50226	POLK	19153	YES
DES MOINES	IA	50302	POLK	19153	YES
DES MOINES	IA	50303	POLK	19153	YES
DES MOINES	IA	50307	POLK	19153	YES
CLIVE	IA	50325	POLK	19153	YES
DES MOINES	IA	50980	POLK	19153	YES
DES MOINES	IA	50947	POLK	19153	YES
DES MOINES	IA	50347	POLK	19153	YES
DES MOINES	IA	50380	POLK	19153	YES
WEST DES MOINES	IA	50266	POLK	19153	YES
DEEP RIVER	IA	52222	POWESHIEK	19157	YES
GUERNSEY	IA	52221	POWESHIEK	19157	YES
GRINNELL	IA	50112	POWESHIEK	19157	YES
MALCOM	IA	50157	POWESHIEK	19157	YES
HARTWICK	IA	52232	POWESHIEK	19157	YES
SEARSBORO	IA	50242	POWESHIEK	19157	YES
MONTEZUMA	IA	50171	POWESHIEK	19157	YES
BROOKLYN	IA	52211	POWESHIEK	19157	YES
DAVENPORT	IA	52805	SCOTT	19163	YES
STOCKTON	IA	52769	SCOTT	19163	YES
LE CLAIRE	IA	52753	SCOTT	19163	YES
DAVENPORT	IA	52808	SCOTT	19163	YES
DAVENPORT	IA	52801	SCOTT	19163	YES
DIXON	IA	52745	SCOTT	19163	YES
BUFFALO	IA	52728	SCOTT	19163	YES
DAVENPORT	IA	52803	SCOTT	19163	YES
WALCOTT	IA	52773	SCOTT	19163	YES
PLEASANT VALLEY	IA	52767	SCOTT	19163	YES
NEW LIBERTY	IA	52765	SCOTT	19163	YES
DAVENPORT	IA	52806	SCOTT	19163	YES
BLUE GRASS	IA	52726	SCOTT	19163	YES
LONG GROVE	IA	52756	SCOTT	19163	YES
DAVENPORT	IA	52809	SCOTT	19163	YES
BETTENDORF	IA	52722	SCOTT	19163	YES
DAVENPORT	IA	52804	SCOTT	19163	YES
DONAHUE	IA	52746	SCOTT	19163	YES
PRINCETON	IA	52768	SCOTT	19163	YES
ELDRIDGE	IA	52748	SCOTT	19163	YES

DAVENPORT	IA	52807	SCOTT	19163	YES
MC CAUSLAND	IA	52758	SCOTT	19163	YES
DAVENPORT	IA	52802	SCOTT	19163	YES
ROLAND	IA	50236	STORY	19169	YES
AMES	IA	50013	STORY	19169	YES
COLLINS	IA	50055	STORY	19169	YES
AMES	IA	50011	STORY	19169	YES
MC CALLSBURG	IA	50154	STORY	19169	YES
COLO	IA	50056	STORY	19169	YES
AMES	IA	50014	STORY	19169	YES
AMES	IA	50010	STORY	19169	YES
HUXLEY	IA	50124	STORY	19169	YES
CAMBRIDGE	IA	50046	STORY	19169	YES
STORY CITY	IA	50248	STORY	19169	YES
SLATER	IA	50244	STORY	19169	YES
NEVADA	IA	50201	STORY	19169	YES
MAXWELL	IA	50161	STORY	19169	YES
GILBERT	IA	50105	STORY	19169	YES
ZEARING	IA	50278	STORY	19169	YES
AMES	IA	50012	STORY	19169	YES
KELLEY	IA	50134	STORY	19169	YES
TRAER	IA	50675	TAMA	19171	YES
TAMA	IA	52339	TAMA	19171	YES
TOLEDO	IA	52342	TAMA	19171	YES
BUCKINGHAM	IA	50612	TAMA	19171	YES
GARWIN	IA	50632	TAMA	19171	YES
LINCOLN	IA	50652	TAMA	19171	YES
ELBERON	IA	52225	TAMA	19171	YES
CLUTIER	IA	52217	TAMA	19171	YES
MONTOUR	IA	50173	TAMA	19171	YES
DYSART	IA	52224	TAMA	19171	YES
GLADBROOK	IA	50635	TAMA	19171	YES
CHELSEA	IA	52215	TAMA	19171	YES
VINING	IA	52348	TAMA	19171	YES