



**Announcement 2021-09-28
FEMA Major Disaster Declaration
Update #1 for Michigan - 4607**

FEMA has issued a presidential disaster declaration **update for Michigan - 4607 designating an additional counties 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 start date of 06/25/2021 to the incident end date of 06/26/2021**. 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 Michigan

FEMA Disaster ID: 4607

Declared: 07/15/2021, updated 09/24/2021

Incident Type: Severe Storms, Flooding, and Tornadoes

Incident Period: 06/25/2021 - 06/26/2021

| Counties Eligible for Individual Assistance as of 09/24/2021: | | Macomb, Oakland, Washtenaw and Wayne | | | |
|---|-------|--------------------------------------|--------|-------|------------|
| City | State | Zip Code | County | FIPS | Individual |
| WARREN | MI | 48092 | MACOMB | 26099 | Yes |
| CENTER LINE | MI | 48015 | MACOMB | 26099 | Yes |
| EASTPOINTE | MI | 48021 | MACOMB | 26099 | Yes |
| NEW BALTIMORE | MI | 48047 | MACOMB | 26099 | Yes |
| WARREN | MI | 48089 | MACOMB | 26099 | Yes |
| CLINTON TOWNSHIP | MI | 48036 | MACOMB | 26099 | Yes |
| UTICA | MI | 48315 | MACOMB | 26099 | Yes |
| WARREN | MI | 48093 | MACOMB | 26099 | Yes |
| MOUNT CLEMENS | MI | 48043 | MACOMB | 26099 | Yes |
| STERLING HEIGHTS | MI | 48310 | MACOMB | 26099 | Yes |
| UTICA | MI | 48318 | MACOMB | 26099 | Yes |
| NEW HAVEN | MI | 48050 | MACOMB | 26099 | Yes |
| RICHMOND | MI | 48062 | MACOMB | 26099 | Yes |
| HARRISON TOWNSHIP | MI | 48045 | MACOMB | 26099 | Yes |
| UTICA | MI | 48317 | MACOMB | 26099 | Yes |
| NEW HAVEN | MI | 48048 | MACOMB | 26099 | Yes |
| ROSEVILLE | MI | 48066 | MACOMB | 26099 | Yes |
| WARREN | MI | 48088 | MACOMB | 26099 | Yes |
| WASHINGTON | MI | 48094 | MACOMB | 26099 | Yes |
| WASHINGTON | MI | 48095 | MACOMB | 26099 | Yes |
| RAY | MI | 48096 | MACOMB | 26099 | Yes |
| MOUNT CLEMENS | MI | 48046 | MACOMB | 26099 | Yes |
| WARREN | MI | 48091 | MACOMB | 26099 | Yes |
| FRASER | MI | 48026 | MACOMB | 26099 | Yes |
| CLINTON TOWNSHIP | MI | 48035 | MACOMB | 26099 | Yes |
| MACOMB | MI | 48042 | MACOMB | 26099 | Yes |

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| STERLING HEIGHTS | MI | 48313 | MACOMB | 26099 | Yes |
| UTICA | MI | 48316 | MACOMB | 26099 | Yes |
| WARREN | MI | 48397 | MACOMB | 26099 | Yes |
| SAINT CLAIR SHORES | MI | 48082 | MACOMB | 26099 | Yes |
| WARREN | MI | 48090 | MACOMB | 26099 | Yes |
| ARMADA | MI | 48005 | MACOMB | 26099 | Yes |
| STERLING HEIGHTS | MI | 48312 | MACOMB | 26099 | Yes |
| ROMEO | MI | 48065 | MACOMB | 26099 | Yes |
| SAINT CLAIR SHORES | MI | 48081 | MACOMB | 26099 | Yes |
| CLINTON TOWNSHIP | MI | 48038 | MACOMB | 26099 | Yes |
| MACOMB | MI | 48044 | MACOMB | 26099 | Yes |
| STERLING HEIGHTS | MI | 48311 | MACOMB | 26099 | Yes |
| STERLING HEIGHTS | MI | 48314 | MACOMB | 26099 | Yes |
| NEW BALTIMORE | MI | 48051 | MACOMB | 26099 | Yes |
| SAINT CLAIR SHORES | MI | 48080 | MACOMB | 26099 | Yes |
| OXFORD | MI | 48370 | OAKLAND | 26125 | Yes |
| NOVI | MI | 48375 | OAKLAND | 26125 | Yes |
| NOVI | MI | 48377 | OAKLAND | 26125 | Yes |
| WALLED LAKE | MI | 48390 | OAKLAND | 26125 | Yes |
| WIXOM | MI | 48393 | OAKLAND | 26125 | Yes |
| SOUTHFIELD | MI | 48034 | OAKLAND | 26125 | Yes |
| ROCHESTER | MI | 48306 | OAKLAND | 26125 | Yes |
| WEST BLOOMFIELD | MI | 48324 | OAKLAND | 26125 | Yes |
| CLARKSTON | MI | 48347 | OAKLAND | 26125 | Yes |
| WHITE LAKE | MI | 48386 | OAKLAND | 26125 | Yes |
| UNION LAKE | MI | 48387 | OAKLAND | 26125 | Yes |
| PLEASANT RIDGE | MI | 48069 | OAKLAND | 26125 | Yes |
| ROYAL OAK | MI | 48073 | OAKLAND | 26125 | Yes |
| TROY | MI | 48084 | OAKLAND | 26125 | Yes |
| SOUTHFIELD | MI | 48086 | OAKLAND | 26125 | Yes |
| TROY | MI | 48098 | OAKLAND | 26125 | Yes |
| WALLED LAKE | MI | 48391 | OAKLAND | 26125 | Yes |
| SOUTH LYON | MI | 48178 | OAKLAND | 26125 | Yes |
| FERNDALE | MI | 48220 | OAKLAND | 26125 | Yes |
| ROCHESTER | MI | 48308 | OAKLAND | 26125 | Yes |
| AUBURN HILLS | MI | 48326 | OAKLAND | 26125 | Yes |
| PONTIAC | MI | 48342 | OAKLAND | 26125 | Yes |
| DAVISBURG | MI | 48350 | OAKLAND | 26125 | Yes |
| HIGHLAND | MI | 48357 | OAKLAND | 26125 | Yes |
| LAKE ORION | MI | 48362 | OAKLAND | 26125 | Yes |
| NOVI | MI | 48374 | OAKLAND | 26125 | Yes |
| NOVI | MI | 48376 | OAKLAND | 26125 | Yes |
| MILFORD | MI | 48380 | OAKLAND | 26125 | Yes |
| ORTONVILLE | MI | 48462 | OAKLAND | 26125 | Yes |
| ROYAL OAK | MI | 48068 | OAKLAND | 26125 | Yes |
| MADISON HEIGHTS | MI | 48071 | OAKLAND | 26125 | Yes |

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| SOUTHFIELD | MI | 48075 | OAKLAND | 26125 | Yes |
| FRANKLIN | MI | 48025 | OAKLAND | 26125 | Yes |
| BLOOMFIELD HILLS | MI | 48303 | OAKLAND | 26125 | Yes |
| WEST BLOOMFIELD | MI | 48325 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48332 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48336 | OAKLAND | 26125 | Yes |
| CLARKSTON | MI | 48346 | OAKLAND | 26125 | Yes |
| CLARKSTON | MI | 48348 | OAKLAND | 26125 | Yes |
| LAKE ORION | MI | 48360 | OAKLAND | 26125 | Yes |
| COMMERCE TOWNSHIP | MI | 48382 | OAKLAND | 26125 | Yes |
| WATERFORD | MI | 48329 | OAKLAND | 26125 | Yes |
| HUNTINGTON WOODS | MI | 48070 | OAKLAND | 26125 | Yes |
| ROCHESTER | MI | 48307 | OAKLAND | 26125 | Yes |
| AUBURN HILLS | MI | 48321 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48334 | OAKLAND | 26125 | Yes |
| OAKLAND | MI | 48363 | OAKLAND | 26125 | Yes |
| BIRMINGHAM | MI | 48009 | OAKLAND | 26125 | Yes |
| CLAWSON | MI | 48017 | OAKLAND | 26125 | Yes |
| BLOOMFIELD HILLS | MI | 48302 | OAKLAND | 26125 | Yes |
| BLOOMFIELD HILLS | MI | 48304 | OAKLAND | 26125 | Yes |
| DRAYTON PLAINS | MI | 48330 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48333 | OAKLAND | 26125 | Yes |
| PONTIAC | MI | 48340 | OAKLAND | 26125 | Yes |
| PONTIAC | MI | 48341 | OAKLAND | 26125 | Yes |
| HIGHLAND | MI | 48356 | OAKLAND | 26125 | Yes |
| HOLLY | MI | 48442 | OAKLAND | 26125 | Yes |
| TROY | MI | 48007 | OAKLAND | 26125 | Yes |
| WEST BLOOMFIELD | MI | 48322 | OAKLAND | 26125 | Yes |
| WATERFORD | MI | 48328 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48335 | OAKLAND | 26125 | Yes |
| PONTIAC | MI | 48343 | OAKLAND | 26125 | Yes |
| LEONARD | MI | 48367 | OAKLAND | 26125 | Yes |
| BERKLEY | MI | 48072 | OAKLAND | 26125 | Yes |
| TROY | MI | 48099 | OAKLAND | 26125 | Yes |
| SOUTHFIELD | MI | 48033 | OAKLAND | 26125 | Yes |
| NEW HUDSON | MI | 48165 | OAKLAND | 26125 | Yes |
| OAK PARK | MI | 48237 | OAKLAND | 26125 | Yes |
| KEEGO HARBOR | MI | 48320 | OAKLAND | 26125 | Yes |
| FARMINGTON | MI | 48331 | OAKLAND | 26125 | Yes |
| LAKEVILLE | MI | 48366 | OAKLAND | 26125 | Yes |
| MILFORD | MI | 48381 | OAKLAND | 26125 | Yes |
| ROYAL OAK | MI | 48067 | OAKLAND | 26125 | Yes |
| HAZEL PARK | MI | 48030 | OAKLAND | 26125 | Yes |
| SOUTHFIELD | MI | 48037 | OAKLAND | 26125 | Yes |
| BLOOMFIELD HILLS | MI | 48301 | OAKLAND | 26125 | Yes |
| ROCHESTER | MI | 48309 | OAKLAND | 26125 | Yes |

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| WEST BLOOMFIELD | MI | 48323 | OAKLAND | 26125 | Yes |
| WATERFORD | MI | 48327 | OAKLAND | 26125 | Yes |
| LAKE ORION | MI | 48359 | OAKLAND | 26125 | Yes |
| LAKE ORION | MI | 48361 | OAKLAND | 26125 | Yes |
| OXFORD | MI | 48371 | OAKLAND | 26125 | Yes |
| WHITE LAKE | MI | 48383 | OAKLAND | 26125 | Yes |
| SOUTHFIELD | MI | 48076 | OAKLAND | 26125 | Yes |
| TROY | MI | 48083 | OAKLAND | 26125 | Yes |
| WILLIS | MI | 48191 | WASHTENAW | 26161 | Yes |
| WHITTAKER | MI | 48190 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48113 | WASHTENAW | 26161 | Yes |
| DEXTER | MI | 48130 | WASHTENAW | 26161 | Yes |
| MANCHESTER | MI | 48158 | WASHTENAW | 26161 | Yes |
| MILAN | MI | 48160 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48105 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48108 | WASHTENAW | 26161 | Yes |
| SALEM | MI | 48175 | WASHTENAW | 26161 | Yes |
| CHELSEA | MI | 48118 | WASHTENAW | 26161 | Yes |
| WHITMORE LAKE | MI | 48189 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48103 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48106 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48107 | WASHTENAW | 26161 | Yes |
| SALINE | MI | 48176 | WASHTENAW | 26161 | Yes |
| YPSILANTI | MI | 48197 | WASHTENAW | 26161 | Yes |
| YPSILANTI | MI | 48198 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48104 | WASHTENAW | 26161 | Yes |
| BRIDGEWATER | MI | 48115 | WASHTENAW | 26161 | Yes |
| ANN ARBOR | MI | 48109 | WASHTENAW | 26161 | Yes |
| DETROIT | MI | 48215 | WAYNE | 26163 | Yes |
| FLAT ROCK | MI | 48134 | WAYNE | 26163 | Yes |
| LINCOLN PARK | MI | 48146 | WAYNE | 26163 | Yes |
| LIVONIA | MI | 48154 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48234 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48243 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48120 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48126 | WAYNE | 26163 | Yes |
| GARDEN CITY | MI | 48135 | WAYNE | 26163 | Yes |
| LIVONIA | MI | 48151 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48223 | WAYNE | 26163 | Yes |
| ECORSE | MI | 48229 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48272 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48255 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48277 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48222 | WAYNE | 26163 | Yes |
| REDFORD | MI | 48239 | WAYNE | 26163 | Yes |
| REDFORD | MI | 48240 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48244 | WAYNE | 26163 | Yes |

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| MELVINDALE | MI | 48122 | WAYNE | 26163 | Yes |
| DEARBORN HEIGHTS | MI | 48127 | WAYNE | 26163 | Yes |
| RIVER ROUGE | MI | 48218 | WAYNE | 26163 | Yes |
| GROSSE POINTE | MI | 48230 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48265 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48278 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48275 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48288 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48269 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48279 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48268 | WAYNE | 26163 | Yes |
| NORTHVILLE | MI | 48167 | WAYNE | 26163 | Yes |
| NORTHVILLE | MI | 48168 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48123 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48128 | WAYNE | 26163 | Yes |
| CANTON | MI | 48188 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48202 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48214 | WAYNE | 26163 | Yes |
| LIVONIA | MI | 48153 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48231 | WAYNE | 26163 | Yes |
| GROSSE POINTE | MI | 48236 | WAYNE | 26163 | Yes |
| PLYMOUTH | MI | 48170 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48121 | WAYNE | 26163 | Yes |
| CANTON | MI | 48187 | WAYNE | 26163 | Yes |
| WYANDOTTE | MI | 48192 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48209 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48210 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48228 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48266 | WAYNE | 26163 | Yes |
| ROMULUS | MI | 48174 | WAYNE | 26163 | Yes |
| DEARBORN | MI | 48124 | WAYNE | 26163 | Yes |
| TRENTON | MI | 48183 | WAYNE | 26163 | Yes |
| WAYNE | MI | 48184 | WAYNE | 26163 | Yes |
| SOUTHGATE | MI | 48195 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48216 | WAYNE | 26163 | Yes |
| LIVONIA | MI | 48150 | WAYNE | 26163 | Yes |
| LIVONIA | MI | 48152 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48219 | WAYNE | 26163 | Yes |
| HARPER WOODS | MI | 48225 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48233 | WAYNE | 26163 | Yes |
| ALLEN PARK | MI | 48101 | WAYNE | 26163 | Yes |
| NEW BOSTON | MI | 48164 | WAYNE | 26163 | Yes |
| ROCKWOOD | MI | 48173 | WAYNE | 26163 | Yes |
| BELLEVILLE | MI | 48111 | WAYNE | 26163 | Yes |
| WESTLAND | MI | 48185 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48201 | WAYNE | 26163 | Yes |
| HIGHLAND PARK | MI | 48203 | WAYNE | 26163 | Yes |

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| GARDEN CITY | MI | 48136 | WAYNE | 26163 | Yes |
| INKSTER | MI | 48141 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48226 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48227 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48232 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48264 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48204 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48205 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48213 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48217 | WAYNE | 26163 | Yes |
| GROSSE ILE | MI | 48138 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48221 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48224 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48235 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48260 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48267 | WAYNE | 26163 | Yes |
| TAYLOR | MI | 48180 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48238 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48242 | WAYNE | 26163 | Yes |
| BELLEVILLE | MI | 48112 | WAYNE | 26163 | Yes |
| DEARBORN HEIGHTS | MI | 48125 | WAYNE | 26163 | Yes |
| WESTLAND | MI | 48186 | WAYNE | 26163 | Yes |
| RIVERVIEW | MI | 48193 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48206 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48207 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48208 | WAYNE | 26163 | Yes |
| DETROIT | MI | 48211 | WAYNE | 26163 | Yes |
| HAMTRAMCK | MI | 48212 | WAYNE | 26163 | Yes |