



**Announcement 2020-05-29
FEMA Major Disaster Declaration
Update #1 for Mississippi - 4536**

FEMA has issued a presidential disaster declaration **update for Mississippi - 4536 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 **April 12, 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 or 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 be funded 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 inspection 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 Mississippi

FEMA Disaster ID: 4536

Declared: 04/16/2020, updated 5/27/2020

Incident Type: Severe Storms, Tornadoes, Straight-line Winds, and Flooding

Incident Period: 04/12/2020

City		State	Zip Code	County	FIPS	Individual
Counties Eligible for Individual Assistance as of 05/27/2020:			Clarke, Covington, Grenada, Jasper, Jefferson Davis, Jones, Lawrence, Panola, Walthall			
SHUBUTA	MS	39360	CLARKE	28023	YES	
QUITMAN	MS	39355	CLARKE	28023	YES	
STONEWALL	MS	39363	CLARKE	28023	YES	
ENTERPRISE	MS	39330	CLARKE	28023	YES	
VOSSBURG	MS	39366	CLARKE	28023	YES	
MOUNT OLIVE	MS	39119	COVINGTON	28031	YES	
SEMINARY	MS	39479	COVINGTON	28031	YES	
COLLINS	MS	39428	COVINGTON	28031	YES	
TIE PLANT	MS	38960	GRENADA	28043	YES	
GORE SPRINGS	MS	38929	GRENADA	28043	YES	
ELLIOTT	MS	38926	GRENADA	28043	YES	
HOLCOMB	MS	38940	GRENADA	28043	YES	
GRENADA	MS	38901	GRENADA	28043	YES	
GRENADA	MS	38902	GRENADA	28043	YES	
PAULDING	MS	39348	JASPER	28061	YES	
LOUIN	MS	39338	JASPER	28061	YES	
ROSE HILL	MS	39356	JASPER	28061	YES	
HEIDELBERG	MS	39439	JASPER	28061	YES	
PACHUTA	MS	39347	JASPER	28061	YES	
MOSS	MS	39460	JASPER	28061	YES	
BAY SPRINGS	MS	39422	JASPER	28061	YES	
STRINGER	MS	39481	JASPER	28061	YES	
OAK VALE	MS	39656	JEFFERSON DAVIS	28065	YES	
PRENTISS	MS	39474	JEFFERSON DAVIS	28065	YES	
CARSON	MS	39427	JEFFERSON DAVIS	28065	YES	

BASSFIELD	MS	39421	JEFFERSON DAVIS	28065	YES
SANDERSVILLE	MS	39477	JONES	28067	YES
LAUREL	MS	39443	JONES	28067	YES
LAUREL	MS	39442	JONES	28067	YES
OVETT	MS	39464	JONES	28067	YES
LAUREL	MS	39440	JONES	28067	YES
LAUREL	MS	39441	JONES	28067	YES
EASTABUCHIE	MS	39436	JONES	28067	YES
MOSELLE	MS	39459	JONES	28067	YES
SOSO	MS	39480	JONES	28067	YES
ELLISVILLE	MS	39437	JONES	28067	YES
SONTAG	MS	39665	LAWRENCE	28077	YES
MONTICELLO	MS	39654	LAWRENCE	28077	YES
SILVER CREEK	MS	39663	LAWRENCE	28077	YES
NEWHEBRON	MS	39140	LAWRENCE	28077	YES
JAYESS	MS	39641	LAWRENCE	28077	YES
POPE	MS	38658	PANOLA	28107	YES
CRENSHAW	MS	38621	PANOLA	28107	YES
COURTLAND	MS	38620	PANOLA	28107	YES
SARDIS	MS	38666	PANOLA	28107	YES
COMO	MS	38619	PANOLA	28107	YES
BATESVILLE	MS	38606	PANOLA	28107	YES
TYLERTOWN	MS	39667	WALTHALL	28147	YES