



**Announcement 2020-12-21
FEMA Major Disaster Declaration
for Alabama - 4573**

FEMA has issued a presidential disaster declaration for Alabama - 4573 designating 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 10/28/2020 to the incident end date of 10/29/2020. 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 Alabama

FEMA Disaster ID: 4573

Declared: 12/10/2020

Incident Type: Hurricane Zeta

Incident Period: 10/28/2020 - 10/29/2020

Counties Eligible for Individual Assistance as of 12/10/2020:		Clarke, Dallas, Marengo, Perry, Washington, Wilcox			
City	State	Zip Code	County	FIPS	Individual
WHATLEY	AL	36482	CLARKE	1025	YES
DICKINSON	AL	36436	CLARKE	1025	YES
ALMA	AL	36501	CLARKE	1025	YES
CAMPBELL	AL	36727	CLARKE	1025	YES
GROVE HILL	AL	36451	CLARKE	1025	YES
GAINESTOWN	AL	36540	CLARKE	1025	YES
JACKSON	AL	36545	CLARKE	1025	YES
COFFEEVILLE	AL	36524	CLARKE	1025	YES
CARLTON	AL	36515	CLARKE	1025	YES
SALITPA	AL	36570	CLARKE	1025	YES
THOMASVILLE	AL	36762	CLARKE	1025	YES
THOMASVILLE	AL	36784	CLARKE	1025	YES
FULTON	AL	36446	CLARKE	1025	YES
PLANTERSVILLE	AL	36758	DALLAS	1047	YES
SELMA	AL	36701	DALLAS	1047	YES
SAFFORD	AL	36773	DALLAS	1047	YES
SELMA	AL	36702	DALLAS	1047	YES
SARDIS	AL	36775	DALLAS	1047	YES
ORRVILLE	AL	36767	DALLAS	1047	YES
SELMA	AL	36703	DALLAS	1047	YES
MARION JUNCTION	AL	36759	DALLAS	1047	YES
MINTER	AL	36761	DALLAS	1047	YES
JONES	AL	36749	DALLAS	1047	YES
MAGNOLIA	AL	36754	MARENGO	1091	YES
MYRTLEWOOD	AL	36763	MARENGO	1091	YES
FAUNSDALE	AL	36738	MARENGO	1091	YES
GALLION	AL	36742	MARENGO	1091	YES

NANAFALIA	AL	36764	MARENGO	1091	YES
SWEET WATER	AL	36782	MARENGO	1091	YES
LINDEN	AL	36748	MARENGO	1091	YES
DIXONS MILLS	AL	36736	MARENGO	1091	YES
JEFFERSON	AL	36745	MARENGO	1091	YES
THOMASTON	AL	36783	MARENGO	1091	YES
DEMOPOLIS	AL	36732	MARENGO	1091	YES
MOBILE	AL	36609	MOBILE	1097	YES
MOBILE	AL	36670	MOBILE	1097	YES
MOBILE	AL	36693	MOBILE	1097	YES
BUCKS	AL	36512	MOBILE	1097	YES
CODEN	AL	36523	MOBILE	1097	YES
SAINT ELMO	AL	36568	MOBILE	1097	YES
SARALAND	AL	36571	MOBILE	1097	YES
SEMMES	AL	36575	MOBILE	1097	YES
MOBILE	AL	36602	MOBILE	1097	YES
MOBILE	AL	36605	MOBILE	1097	YES
MOBILE	AL	36618	MOBILE	1097	YES
MOBILE	AL	36640	MOBILE	1097	YES
MOBILE	AL	36625	MOBILE	1097	YES
MOBILE	AL	36675	MOBILE	1097	YES
CITRONELLE	AL	36522	MOBILE	1097	YES
MOBILE	AL	36604	MOBILE	1097	YES
MOBILE	AL	36611	MOBILE	1097	YES
MOBILE	AL	36663	MOBILE	1097	YES
MOBILE	AL	36628	MOBILE	1097	YES
BAYOU LA BATRE	AL	36509	MOBILE	1097	YES
GRAND BAY	AL	36541	MOBILE	1097	YES
IRVINGTON	AL	36544	MOBILE	1097	YES
WILMER	AL	36587	MOBILE	1097	YES
MOBILE	AL	36601	MOBILE	1097	YES
MOBILE	AL	36603	MOBILE	1097	YES
MOBILE	AL	36607	MOBILE	1097	YES
MOBILE	AL	36610	MOBILE	1097	YES
MOBILE	AL	36616	MOBILE	1097	YES
MOBILE	AL	36619	MOBILE	1097	YES
MOBILE	AL	36641	MOBILE	1097	YES
MOBILE	AL	36660	MOBILE	1097	YES
MOBILE	AL	36691	MOBILE	1097	YES
MOBILE	AL	36622	MOBILE	1097	YES
CREOLA	AL	36525	MOBILE	1097	YES
THEODORE	AL	36582	MOBILE	1097	YES
MOBILE	AL	36606	MOBILE	1097	YES
MOBILE	AL	36608	MOBILE	1097	YES
MOBILE	AL	36612	MOBILE	1097	YES
MOBILE	AL	36615	MOBILE	1097	YES
MOBILE	AL	36652	MOBILE	1097	YES

MOBILE	AL	36685	MOBILE	1097	YES
MOBILE	AL	36690	MOBILE	1097	YES
DAUPHIN ISLAND	AL	36528	MOBILE	1097	YES
MOBILE	AL	36689	MOBILE	1097	YES
MOBILE	AL	36621	MOBILE	1097	YES
MOBILE	AL	36688	MOBILE	1097	YES
MOUNT VERNON	AL	36560	MOBILE	1097	YES
SATSUMA	AL	36572	MOBILE	1097	YES
THEODORE	AL	36590	MOBILE	1097	YES
EIGHT MILE	AL	36613	MOBILE	1097	YES
MOBILE	AL	36695	MOBILE	1097	YES
MOBILE	AL	36630	MOBILE	1097	YES
MOBILE	AL	36617	MOBILE	1097	YES
MOBILE	AL	36633	MOBILE	1097	YES
MOBILE	AL	36671	MOBILE	1097	YES
MOBILE	AL	36644	MOBILE	1097	YES
AXIS	AL	36505	MOBILE	1097	YES
CHUNCHULA	AL	36521	MOBILE	1097	YES
MARION	AL	36756	PERRY	1105	YES
UNIONTOWN	AL	36786	PERRY	1105	YES
SPROTT	AL	36779	PERRY	1105	YES
FRANKVILLE	AL	36538	WASHINGTON	1129	YES
VINEGAR BEND	AL	36584	WASHINGTON	1129	YES
SAINT STEPHENS	AL	36569	WASHINGTON	1129	YES
MILLRY	AL	36558	WASHINGTON	1129	YES
WAGARVILLE	AL	36585	WASHINGTON	1129	YES
SUNFLOWER	AL	36581	WASHINGTON	1129	YES
CHATOM	AL	36518	WASHINGTON	1129	YES
MALCOLM	AL	36556	WASHINGTON	1129	YES
MC INTOSH	AL	36553	WASHINGTON	1129	YES
DEER PARK	AL	36529	WASHINGTON	1129	YES
CALVERT	AL	36513	WASHINGTON	1129	YES
TIBBIE	AL	36583	WASHINGTON	1129	YES
LEROY	AL	36548	WASHINGTON	1129	YES
FRUITDALE	AL	36539	WASHINGTON	1129	YES
PINE APPLE	AL	36768	WILCOX	1131	YES
FURMAN	AL	36741	WILCOX	1131	YES
CAMDEN	AL	36726	WILCOX	1131	YES
BOYKIN	AL	36723	WILCOX	1131	YES
ARLINGTON	AL	36722	WILCOX	1131	YES
ANNEMANIE	AL	36721	WILCOX	1131	YES
ALBERTA	AL	36720	WILCOX	1131	YES
PINE HILL	AL	36769	WILCOX	1131	YES
MC WILLIAMS	AL	36753	WILCOX	1131	YES
CATHERINE	AL	36728	WILCOX	1131	YES
COY	AL	36435	WILCOX	1131	YES
OAK HILL	AL	36766	WILCOX	1131	YES