



**Announcement 2021-12-27  
FEMA Major Disaster Declaration  
for Arkansas - 4633**

FEMA has issued a presidential disaster declaration for **Arkansas - 4633** designating counties as eligible for individual assistance.

**Interior/exterior 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 12/10/2021 to the incident end date of 12/11/2021**. 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
<b>Conventional w/Appraisal Waiver on AUS</b>	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
<b>Conventional with Appraisal</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
<b>FHA Full Doc</b>	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 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 and Jumbo</b>	Exterior DAIR* + Condo Requirements	Exterior Dair* + Condo Requirements

## **Condo Requirements**

Fannie Mae, Freddie Mac, Non-QM and Jumbo: 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 Arkansas**

**FEMA Disaster ID: 4633**

**Declared: 12/23/2021**

**Incident Type: Severe Storms and Tornadoes**

**Incident Period: 12/10/2021 - 12/11/2021**

Counties Eligible for Individual Assistance as of 12/23/2021:		Craighead, Jackson, Mississippi, Poinsett, Woodruff			
City	State	Zip Code	County	FIPS	Individual
BAY	AR	72411	CRAIGHEAD	5031	YES
LAKE CITY	AR	72437	CRAIGHEAD	5031	YES
JONESBORO	AR	72401	CRAIGHEAD	5031	YES
BROOKLAND	AR	72417	CRAIGHEAD	5031	YES
STATE UNIVERSITY	AR	72467	CRAIGHEAD	5031	YES
JONESBORO	AR	72402	CRAIGHEAD	5031	YES
EGYPT	AR	72427	CRAIGHEAD	5031	YES
BONO	AR	72416	CRAIGHEAD	5031	YES
MONETTE	AR	72447	CRAIGHEAD	5031	YES
CARAWAY	AR	72419	CRAIGHEAD	5031	YES
BLACK OAK	AR	72414	CRAIGHEAD	5031	YES
JONESBORO	AR	72405	CRAIGHEAD	5031	YES
JONESBORO	AR	72403	CRAIGHEAD	5031	YES
JONESBORO	AR	72404	CRAIGHEAD	5031	YES
CASH	AR	72421	CRAIGHEAD	5031	YES
SWIFTON	AR	72471	JACKSON	5067	YES
BEEDEVILLE	AR	72014	JACKSON	5067	YES
BRADFORD	AR	72020	JACKSON	5067	YES
AMAGON	AR	72005	JACKSON	5067	YES
TUPELO	AR	72169	JACKSON	5067	YES
TUCKERMAN	AR	72473	JACKSON	5067	YES
NEWPORT	AR	72112	JACKSON	5067	YES
JACKSONPORT	AR	72075	JACKSON	5067	YES
DIAZ	AR	72043	JACKSON	5067	YES
GRUBBS	AR	72431	JACKSON	5067	YES
WEST RIDGE	AR	72391	MISSISSIPPI	5093	YES

OSCEOLA	AR	72370	MISSISSIPPI	5093	YES
KEISER	AR	72351	MISSISSIPPI	5093	YES
BLYTHEVILLE	AR	72315	MISSISSIPPI	5093	YES
BASSETT	AR	72313	MISSISSIPPI	5093	YES
WILSON	AR	72395	MISSISSIPPI	5093	YES
LUXORA	AR	72358	MISSISSIPPI	5093	YES
ARMOREL	AR	72310	MISSISSIPPI	5093	YES
LEACHVILLE	AR	72438	MISSISSIPPI	5093	YES
DYESS	AR	72330	MISSISSIPPI	5093	YES
FRENCHMANS BAYOU	AR	72338	MISSISSIPPI	5093	YES
JOINER	AR	72350	MISSISSIPPI	5093	YES
ETOWAH	AR	72428	MISSISSIPPI	5093	YES
DELL	AR	72426	MISSISSIPPI	5093	YES
BLYTHEVILLE	AR	72316	MISSISSIPPI	5093	YES
DRIVER	AR	72329	MISSISSIPPI	5093	YES
BURDETTE	AR	72321	MISSISSIPPI	5093	YES
GOSNELL	AR	72319	MISSISSIPPI	5093	YES
MANILA	AR	72442	MISSISSIPPI	5093	YES
WEINER	AR	72479	POINSETT	5111	YES
HARRISBURG	AR	72432	POINSETT	5111	YES
RIVERVALE	AR	72377	POINSETT	5111	YES
WALDENBURG	AR	72475	POINSETT	5111	YES
MARKED TREE	AR	72365	POINSETT	5111	YES
TYRONZA	AR	72386	POINSETT	5111	YES
FISHER	AR	72429	POINSETT	5111	YES
TRUMANN	AR	72472	POINSETT	5111	YES
LEPANTO	AR	72354	POINSETT	5111	YES
HUNTER	AR	72074	WOODRUFF	5147	YES
COTTON PLANT	AR	72036	WOODRUFF	5147	YES
MC CRORY	AR	72101	WOODRUFF	5147	YES
GREGORY	AR	72059	WOODRUFF	5147	YES
AUGUSTA	AR	72006	WOODRUFF	5147	YES
PATTERSON	AR	72123	WOODRUFF	5147	YES
MC CRORY	AR	72189	WOODRUFF	5147	YES