



**Announcement 2020-08-24  
FEMA Major Disaster Declaration  
for California - 4558**

FEMA has issued a presidential disaster declaration for **California - 4558** 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 **August 14, 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
<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</b>	Exterior DAIR* + Condo Requirements	Exterior Dair* + Condo Requirements



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**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 California**

**FEMA Disaster ID: 4558**

**Declared: 08/22/2020**

**Incident Type: Wildfires**

**Incident Period: 08/14/2020, and continuing**

Counties Eligible for Individual Assistance as of 08/22/2020:		Lake, Napa, San Mateo, Santa Cruz, Sonoma, and Yolo			
City	State	Zip Code	County	FIPS	Individual
LAKEPORT	CA	95453	LAKE	6033	YES
GLENHAVEN	CA	95443	LAKE	6033	YES
NICE	CA	95464	LAKE	6033	YES
CLEARLAKE	CA	95422	LAKE	6033	YES
KELSEYVILLE	CA	95451	LAKE	6033	YES
UPPER LAKE	CA	95485	LAKE	6033	YES
MIDDLETOWN	CA	95461	LAKE	6033	YES
COBB	CA	95426	LAKE	6033	YES
LUCERNE	CA	95458	LAKE	6033	YES
CLEARLAKE OAKS	CA	95423	LAKE	6033	YES
FINLEY	CA	95435	LAKE	6033	YES
HIDDEN VALLEY LAKE	CA	95467	LAKE	6033	YES
WITTER SPRINGS	CA	95493	LAKE	6033	YES
CLEARLAKE PARK	CA	95424	LAKE	6033	YES
LOWER LAKE	CA	95457	LAKE	6033	YES
ANGWIN	CA	94508	NAPA	6055	YES
NAPA	CA	94558	NAPA	6055	YES
YOUNTVILLE	CA	94599	NAPA	6055	YES
SAINT HELENA	CA	94574	NAPA	6055	YES
NAPA	CA	94559	NAPA	6055	YES
DEER PARK	CA	94576	NAPA	6055	YES
AMERICAN CANYON	CA	94503	NAPA	6055	YES
OAKVILLE	CA	94562	NAPA	6055	YES
CALISTOGA	CA	94515	NAPA	6055	YES
RUTHERFORD	CA	94573	NAPA	6055	YES
NAPA	CA	94581	NAPA	6055	YES

POPE VALLEY	CA	94567	NAPA	6055	YES
REDWOOD CITY	CA	94064	SAN MATEO	6081	YES
SAN CARLOS	CA	94070	SAN MATEO	6081	YES
SAN MATEO	CA	94403	SAN MATEO	6081	YES
BELMONT	CA	94003	SAN MATEO	6081	YES
SAN BRUNO	CA	94096	SAN MATEO	6081	YES
BRISBANE	CA	94005	SAN MATEO	6081	YES
EL GRANADA	CA	94018	SAN MATEO	6081	YES
ATHERTON	CA	94027	SAN MATEO	6081	YES
PESCADERO	CA	94060	SAN MATEO	6081	YES
REDWOOD CITY	CA	94061	SAN MATEO	6081	YES
SAN BRUNO	CA	94066	SAN MATEO	6081	YES
SAN MATEO	CA	94404	SAN MATEO	6081	YES
SOUTH SAN FRANCISCO	CA	94099	SAN MATEO	6081	YES
DALY CITY	CA	94013	SAN MATEO	6081	YES
SAN MATEO	CA	94409	SAN MATEO	6081	YES
SAN BRUNO	CA	94067	SAN MATEO	6081	YES
MILLBRAE	CA	94031	SAN MATEO	6081	YES
BURLINGAME	CA	94011	SAN MATEO	6081	YES
DALY CITY	CA	94015	SAN MATEO	6081	YES
HALF MOON BAY	CA	94019	SAN MATEO	6081	YES
LA HONDA	CA	94020	SAN MATEO	6081	YES
MENLO PARK	CA	94025	SAN MATEO	6081	YES
MENLO PARK	CA	94026	SAN MATEO	6081	YES
MILLBRAE	CA	94030	SAN MATEO	6081	YES
REDWOOD CITY	CA	94065	SAN MATEO	6081	YES
SAN GREGORIO	CA	94074	SAN MATEO	6081	YES
SOUTH SAN FRANCISCO	CA	94083	SAN MATEO	6081	YES
PALO ALTO	CA	94308	SAN MATEO	6081	YES
SAN MATEO	CA	94402	SAN MATEO	6081	YES
MENLO PARK	CA	94029	SAN MATEO	6081	YES
REDWOOD CITY	CA	94059	SAN MATEO	6081	YES
SAN MATEO	CA	94497	SAN MATEO	6081	YES
SAN MATEO	CA	94405	SAN MATEO	6081	YES
SAN MATEO	CA	94408	SAN MATEO	6081	YES
SAN BRUNO	CA	94098	SAN MATEO	6081	YES
BURLINGAME	CA	94010	SAN MATEO	6081	YES
MOSS BEACH	CA	94038	SAN MATEO	6081	YES
PACIFICA	CA	94044	SAN MATEO	6081	YES
SOUTH SAN FRANCISCO	CA	94080	SAN MATEO	6081	YES
PACIFICA	CA	94045	SAN MATEO	6081	YES
BELMONT	CA	94002	SAN MATEO	6081	YES
REDWOOD CITY	CA	94063	SAN MATEO	6081	YES
SAN MATEO	CA	94407	SAN MATEO	6081	YES
BURLINGAME	CA	94012	SAN MATEO	6081	YES
DALY CITY	CA	94016	SAN MATEO	6081	YES

MONTARA	CA	94037	SAN MATEO	6081	YES
PALO ALTO	CA	94307	SAN MATEO	6081	YES
SAN CARLOS	CA	94071	SAN MATEO	6081	YES
SAN MATEO	CA	94406	SAN MATEO	6081	YES
DALY CITY	CA	94017	SAN MATEO	6081	YES
SAN MATEO	CA	94401	SAN MATEO	6081	YES
DALY CITY	CA	94014	SAN MATEO	6081	YES
LOMA MAR	CA	94021	SAN MATEO	6081	YES
PORTOLA VALLEY	CA	94028	SAN MATEO	6081	YES
REDWOOD CITY	CA	94062	SAN MATEO	6081	YES
SANTA CRUZ	CA	95063	SANTA CRUZ	6087	YES
FELTON	CA	95018	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95062	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95064	SANTA CRUZ	6087	YES
BOULDER CREEK	CA	95006	SANTA CRUZ	6087	YES
BROOKDALE	CA	95007	SANTA CRUZ	6087	YES
LOS GATOS	CA	95033	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95065	SANTA CRUZ	6087	YES
SCOTTS VALLEY	CA	95066	SANTA CRUZ	6087	YES
WATSONVILLE	CA	95076	SANTA CRUZ	6087	YES
WATSONVILLE	CA	95077	SANTA CRUZ	6087	YES
APTOS	CA	95001	SANTA CRUZ	6087	YES
APTOS	CA	95003	SANTA CRUZ	6087	YES
BEN LOMOND	CA	95005	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95060	SANTA CRUZ	6087	YES
SCOTTS VALLEY	CA	95067	SANTA CRUZ	6087	YES
FREEDOM	CA	95019	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95061	SANTA CRUZ	6087	YES
SOQUEL	CA	95073	SANTA CRUZ	6087	YES
CAPITOLA	CA	95010	SANTA CRUZ	6087	YES
DAVENPORT	CA	95017	SANTA CRUZ	6087	YES
MOUNT HERMON	CA	95041	SANTA CRUZ	6087	YES
BENICIA	CA	94510	SOLANO	6095	YES
VALLEJO	CA	94591	SOLANO	6095	YES
BIRDS LANDING	CA	94512	SOLANO	6095	YES
DIXON	CA	95620	SOLANO	6095	YES
VALLEJO	CA	94589	SOLANO	6095	YES
VALLEJO	CA	94590	SOLANO	6095	YES
VACAVILLE	CA	95688	SOLANO	6095	YES
ELMIRA	CA	95625	SOLANO	6095	YES
SUISUN CITY	CA	94585	SOLANO	6095	YES
TRAVIS AFB	CA	94535	SOLANO	6095	YES
FAIRFIELD	CA	94533	SOLANO	6095	YES
FAIRFIELD	CA	94534	SOLANO	6095	YES
VACAVILLE	CA	95687	SOLANO	6095	YES
RIO VISTA	CA	94571	SOLANO	6095	YES
VALLEJO	CA	94592	SOLANO	6095	YES

VACAVILLE	CA	95696	SOLANO	6095	YES
SONOMA	CA	95476	SONOMA	6097	YES
SANTA ROSA	CA	95408	SONOMA	6097	YES
SANTA ROSA	CA	95409	SONOMA	6097	YES
CLOVERDALE	CA	95425	SONOMA	6097	YES
DUNCANS MILLS	CA	95430	SONOMA	6097	YES
GLEN ELLEN	CA	95442	SONOMA	6097	YES
GRATON	CA	95444	SONOMA	6097	YES
HEALDSBURG	CA	95448	SONOMA	6097	YES
ROHNERT PARK	CA	94927	SONOMA	6097	YES
COTATI	CA	94931	SONOMA	6097	YES
SANTA ROSA	CA	95407	SONOMA	6097	YES
SEBASTOPOL	CA	95473	SONOMA	6097	YES
SANTA ROSA	CA	95402	SONOMA	6097	YES
STEWARTS POINT	CA	95480	SONOMA	6097	YES
WINDSOR	CA	95492	SONOMA	6097	YES
PETALUMA	CA	94955	SONOMA	6097	YES
PETALUMA	CA	94999	SONOMA	6097	YES
JENNER	CA	95450	SONOMA	6097	YES
VILLA GRANDE	CA	95486	SONOMA	6097	YES
VINEBURG	CA	95487	SONOMA	6097	YES
THE SEA RANCH	CA	95497	SONOMA	6097	YES
SANTA ROSA	CA	95405	SONOMA	6097	YES
SANTA ROSA	CA	95406	SONOMA	6097	YES
RIO NIDO	CA	95471	SONOMA	6097	YES
ROHNERT PARK	CA	94926	SONOMA	6097	YES
BODEGA	CA	94922	SONOMA	6097	YES
ANNAPOLIS	CA	95412	SONOMA	6097	YES
KENWOOD	CA	95452	SONOMA	6097	YES
MONTE RIO	CA	95462	SONOMA	6097	YES
OCCIDENTAL	CA	95465	SONOMA	6097	YES
ROHNERT PARK	CA	94928	SONOMA	6097	YES
SANTA ROSA	CA	95404	SONOMA	6097	YES
PENNGROVE	CA	94951	SONOMA	6097	YES
PETALUMA	CA	94975	SONOMA	6097	YES
EL VERANO	CA	95433	SONOMA	6097	YES
FORESTVILLE	CA	95436	SONOMA	6097	YES
FULTON	CA	95439	SONOMA	6097	YES
SEBASTOPOL	CA	95472	SONOMA	6097	YES
SANTA ROSA	CA	95401	SONOMA	6097	YES
SANTA ROSA	CA	95403	SONOMA	6097	YES
PETALUMA	CA	94952	SONOMA	6097	YES
ELDRIDGE	CA	95431	SONOMA	6097	YES
GUERNEVILLE	CA	95446	SONOMA	6097	YES
BODEGA BAY	CA	94923	SONOMA	6097	YES
PETALUMA	CA	94953	SONOMA	6097	YES
VALLEY FORD	CA	94972	SONOMA	6097	YES

BOYES HOT SPRINGS	CA	95416	SONOMA	6097	YES
CAMP MEEKER	CA	95419	SONOMA	6097	YES
CAZADERO	CA	95421	SONOMA	6097	YES
GEYSERVILLE	CA	95441	SONOMA	6097	YES
PETALUMA	CA	94954	SONOMA	6097	YES
YOLO	CA	95697	YOLO	6113	YES
ESPARTO	CA	95627	YOLO	6113	YES
WEST SACRAMENTO	CA	95798	YOLO	6113	YES
DAVIS	CA	95617	YOLO	6113	YES
RUMSEY	CA	95679	YOLO	6113	YES
WINTERS	CA	95694	YOLO	6113	YES
ZAMORA	CA	95698	YOLO	6113	YES
GUINDA	CA	95637	YOLO	6113	YES
WEST SACRAMENTO	CA	95605	YOLO	6113	YES
CAPAY	CA	95607	YOLO	6113	YES
CLARKSBURG	CA	95612	YOLO	6113	YES
DAVIS	CA	95616	YOLO	6113	YES
WEST SACRAMENTO	CA	95691	YOLO	6113	YES
BROOKS	CA	95606	YOLO	6113	YES
WOODLAND	CA	95776	YOLO	6113	YES
DAVIS	CA	95618	YOLO	6113	YES
MADISON	CA	95653	YOLO	6113	YES
WOODLAND	CA	95695	YOLO	6113	YES
WEST SACRAMENTO	CA	95799	YOLO	6113	YES
DUNNIGAN	CA	95937	YOLO	6113	YES