



**Announcement 2020-04-27
FEMA Major Disaster Declaration
for Tennessee - 4541**

FEMA has issued a presidential disaster declaration for **Tennessee - 4541** 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 **04/12/2020** to the incident end date of **04/13/2020**. 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



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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 Tennessee

FEMA Disaster ID: 4541

Declared: 04/24/2020

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

Incident Period: 04/12/2020 - 04/13/2020

Counties Eligible for Individual Assistance as of 04/24/2020:		Bradley, Hamilton			
City	State	Zip Code	County	FIPS	Individual
CLEVELAND	TN	37320	BRADLEY	47011	YES
OLD FORT	TN	37362	BRADLEY	47011	YES
MC DONALD	TN	37353	BRADLEY	47011	YES
CLEVELAND	TN	37364	BRADLEY	47011	YES
CLEVELAND	TN	37323	BRADLEY	47011	YES
CLEVELAND	TN	37311	BRADLEY	47011	YES
CHARLESTON	TN	37310	BRADLEY	47011	YES
CLEVELAND	TN	37312	BRADLEY	47011	YES
CHATTANOOGA	TN	37421	HAMILTON	47065	YES
LUPTON CITY	TN	37351	HAMILTON	47065	YES
SODDY DAISY	TN	37384	HAMILTON	47065	YES
CHATTANOOGA	TN	37408	HAMILTON	47065	YES
APISON	TN	37302	HAMILTON	47065	YES
CHATTANOOGA	TN	37424	HAMILTON	47065	YES
HIXSON	TN	37343	HAMILTON	47065	YES
LOOKOUT MOUNTAIN	TN	37350	HAMILTON	47065	YES
CHATTANOOGA	TN	37407	HAMILTON	47065	YES
CHATTANOOGA	TN	37412	HAMILTON	47065	YES
CHATTANOOGA	TN	37416	HAMILTON	47065	YES
BAKEWELL	TN	37304	HAMILTON	47065	YES
OOLTEWAH	TN	37363	HAMILTON	47065	YES
SALE CREEK	TN	37373	HAMILTON	47065	YES
CHATTANOOGA	TN	37410	HAMILTON	47065	YES
CHATTANOOGA	TN	37411	HAMILTON	47065	YES
CHATTANOOGA	TN	37414	HAMILTON	47065	YES
BIRCHWOOD	TN	37308	HAMILTON	47065	YES

CHATTANOOGA	TN	37422	HAMILTON	47065	YES
CHATTANOOGA	TN	37450	HAMILTON	47065	YES
HARRISON	TN	37341	HAMILTON	47065	YES
SIGNAL MOUNTAIN	TN	37377	HAMILTON	47065	YES
SODDY DAISY	TN	37379	HAMILTON	47065	YES
CHATTANOOGA	TN	37402	HAMILTON	47065	YES
CHATTANOOGA	TN	37403	HAMILTON	47065	YES
CHATTANOOGA	TN	37406	HAMILTON	47065	YES
CHATTANOOGA	TN	37409	HAMILTON	47065	YES
CHATTANOOGA	TN	37401	HAMILTON	47065	YES
COLLEGEDALE	TN	37315	HAMILTON	47065	YES
CHATTANOOGA	TN	37419	HAMILTON	47065	YES
CHATTANOOGA	TN	37404	HAMILTON	47065	YES
CHATTANOOGA	TN	37405	HAMILTON	47065	YES
CHATTANOOGA	TN	37415	HAMILTON	47065	YES