



**Announcement #2 - 2020-07-10  
FEMA Major Disaster Declaration  
for Utah - 4548**

FEMA has issued a presidential disaster declaration for **Utah - 4548** 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 **03/18/2020** to the incident end date of **04/17/2020**. 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

## 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 Utah**

**FEMA Disaster ID: 4548**

**Declared: 07/09/2020**

**Incident Type: Earthquake and Aftershocks**

**Incident Period: 03/18/2020 - 04/17/2020**

Counties Eligible for Individual Assistance as of 07/09/2020:			Davis, Salt Lake		
City	State	Zip Code	County	FIPS	Individual
CENTERVILLE	UT	84014	DAVIS	49011	YES
CLEARFIELD	UT	84089	DAVIS	49011	YES
BOUNTIFUL	UT	84011	DAVIS	49011	YES
FARMINGTON	UT	84025	DAVIS	49011	YES
WOODS CROSS	UT	84087	DAVIS	49011	YES
CLEARFIELD	UT	84016	DAVIS	49011	YES
SYRACUSE	UT	84075	DAVIS	49011	YES
LAYTON	UT	84040	DAVIS	49011	YES
LAYTON	UT	84041	DAVIS	49011	YES
KAYSVILLE	UT	84037	DAVIS	49011	YES
CLEARFIELD	UT	84015	DAVIS	49011	YES
BOUNTIFUL	UT	84010	DAVIS	49011	YES
NORTH SALT LAKE	UT	84054	DAVIS	49011	YES
HILL AFB	UT	84056	DAVIS	49011	YES
SOUTH JORDAN	UT	84095	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84109	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84121	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84127	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84133	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84138	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84152	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84158	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84180	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84189	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84141	SALT LAKE	49035	YES

DRAPER	UT	84020	SALT LAKE	49035	YES
WEST JORDAN	UT	84084	SALT LAKE	49035	YES
SANDY	UT	84092	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84105	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84129	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84170	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84102	SALT LAKE	49035	YES
WEST VALLEY CITY	UT	84120	SALT LAKE	49035	YES
WEST VALLEY CITY	UT	84128	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84130	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84171	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84144	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84199	SALT LAKE	49035	YES
MAGNA	UT	84044	SALT LAKE	49035	YES
RIVERTON	UT	84065	SALT LAKE	49035	YES
SANDY	UT	84093	SALT LAKE	49035	YES
HERRIMAN	UT	84096	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84101	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84108	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84110	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84116	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84118	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84131	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84151	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84150	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84136	SALT LAKE	49035	YES
SOUTH JORDAN	UT	84009	SALT LAKE	49035	YES
SANDY	UT	84091	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84103	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84111	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84113	SALT LAKE	49035	YES
WEST VALLEY CITY	UT	84119	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84123	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84145	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84184	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84143	SALT LAKE	49035	YES
MIDVALE	UT	84047	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84107	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84117	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84122	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84165	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84139	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84132	SALT LAKE	49035	YES
BINGHAM CANYON	UT	84006	SALT LAKE	49035	YES
SANDY	UT	84090	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84104	SALT LAKE	49035	YES

SALT LAKE CITY	UT	84106	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84115	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84126	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84190	SALT LAKE	49035	YES
SANDY	UT	84070	SALT LAKE	49035	YES
WEST JORDAN	UT	84081	SALT LAKE	49035	YES
WEST JORDAN	UT	84088	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84112	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84114	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84124	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84125	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84147	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84157	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84148	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84153	SALT LAKE	49035	YES
SALT LAKE CITY	UT	84134	SALT LAKE	49035	YES
SANDY	UT	84094	SALT LAKE	49035	YES