



**Announcement 2021-09-20  
FEMA Major Disaster Declaration  
Update #1 for California - 4610**

FEMA has issued a presidential disaster declaration **update for California - 4610 designating an additional 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 07/14/2021 and continuing.** 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 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 fund 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 inspections 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: 4610

Declared: 08/24/2021, updated 09/18/2021

Incident Type: Wildfires

Incident Period: 07/14/2021 and continuing

Counties Eligible for Individual Assistance as of 09/18/2021:		Lassen, Nevada, Placer, Plumas, Tehama, Trinity			
City	State	Zip Code	County	FIPS	Individual
STANDISH	CA	96128	LASSEN	6035	YES
DOYLE	CA	96109	LASSEN	6035	YES
BIEBER	CA	96009	LASSEN	6035	YES
HERLONG	CA	96113	LASSEN	6035	YES
JANESVILLE	CA	96114	LASSEN	6035	YES
MILFORD	CA	96121	LASSEN	6035	YES
MADELINE	CA	96119	LASSEN	6035	YES
RAVENDALE	CA	96123	LASSEN	6035	YES
WENDEL	CA	96136	LASSEN	6035	YES
SUSANVILLE	CA	96130	LASSEN	6035	YES
SUSANVILLE	CA	96127	LASSEN	6035	YES
LITCHFIELD	CA	96117	LASSEN	6035	YES
NUBIEBER	CA	96068	LASSEN	6035	YES
TERMO	CA	96132	LASSEN	6035	YES
SODA SPRINGS	CA	95728	NEVADA	6057	YES
SMARTSVILLE	CA	95977	NEVADA	6057	YES
NEVADA CITY	CA	95959	NEVADA	6057	YES
CHICAGO PARK	CA	95712	NEVADA	6057	YES
TRUCKEE	CA	96161	NEVADA	6057	YES
FLORISTON	CA	96111	NEVADA	6057	YES
CEDAR RIDGE	CA	95924	NEVADA	6057	YES
NORDEN	CA	95724	NEVADA	6057	YES
TRUCKEE	CA	96160	NEVADA	6057	YES
GRASS VALLEY	CA	95945	NEVADA	6057	YES
PENN VALLEY	CA	95946	NEVADA	6057	YES
GRASS VALLEY	CA	95949	NEVADA	6057	YES

NORTH SAN JUAN	CA	95960	NEVADA	6057	YES
TRUCKEE	CA	96162	NEVADA	6057	YES
WASHINGTON	CA	95986	NEVADA	6057	YES
ROUGH AND READY	CA	95975	NEVADA	6057	YES
KINGS BEACH	CA	96143	PLACER	6061	YES
HOMEWOOD	CA	96141	PLACER	6061	YES
GRANITE BAY	CA	95746	PLACER	6061	YES
ROSEVILLE	CA	95678	PLACER	6061	YES
FORESTHILL	CA	95631	PLACER	6061	YES
OLYMPIC VALLEY	CA	96146	PLACER	6061	YES
ROSEVILLE	CA	95661	PLACER	6061	YES
EMIGRANT GAP	CA	95715	PLACER	6061	YES
AUBURN	CA	95604	PLACER	6061	YES
LOOMIS	CA	95650	PLACER	6061	YES
COLFAX	CA	95713	PLACER	6061	YES
ROCKLIN	CA	95765	PLACER	6061	YES
PENRYN	CA	95663	PLACER	6061	YES
DUTCH FLAT	CA	95714	PLACER	6061	YES
TAHOE CITY	CA	96145	PLACER	6061	YES
GOLD RUN	CA	95717	PLACER	6061	YES
TAHOE VISTA	CA	96148	PLACER	6061	YES
WEIMAR	CA	95736	PLACER	6061	YES
CARNELIAN BAY	CA	96140	PLACER	6061	YES
NEWCASTLE	CA	95658	PLACER	6061	YES
LINCOLN	CA	95648	PLACER	6061	YES
MEADOW VISTA	CA	95722	PLACER	6061	YES
APPLEGATE	CA	95703	PLACER	6061	YES
ROCKLIN	CA	95677	PLACER	6061	YES
ROSEVILLE	CA	95747	PLACER	6061	YES
AUBURN	CA	95603	PLACER	6061	YES
AUBURN	CA	95602	PLACER	6061	YES
SHERIDAN	CA	95681	PLACER	6061	YES
ALTA	CA	95701	PLACER	6061	YES
MEADOW VALLEY	CA	95956	PLUMAS	6063	YES
STORRIE	CA	95980	PLUMAS	6063	YES
PORTOLA	CA	96122	PLUMAS	6063	YES
WESTWOOD	CA	96137	PLUMAS	6063	YES
QUINCY	CA	95971	PLUMAS	6063	YES
TWAIN	CA	95984	PLUMAS	6063	YES
BECKWOURTH	CA	96129	PLUMAS	6063	YES
BLAIRSDEN GRAEAGLE	CA	96103	PLUMAS	6063	YES
GREENVILLE	CA	95947	PLUMAS	6063	YES
CHILCOOT	CA	96105	PLUMAS	6063	YES
CLIO	CA	96106	PLUMAS	6063	YES
TAYLORSVILLE	CA	95983	PLUMAS	6063	YES
CHESTER	CA	96020	PLUMAS	6063	YES

VINTON	CA	96135	PLUMAS	6063	YES
BELDEN	CA	95915	PLUMAS	6063	YES
CRESCENT MILLS	CA	95934	PLUMAS	6063	YES
CANYON DAM	CA	95923	PLUMAS	6063	YES
VINA	CA	96092	TEHAMA	6103	YES
MILL CREEK	CA	96061	TEHAMA	6103	YES
CORNING	CA	96021	TEHAMA	6103	YES
FLOURNOY	CA	96029	TEHAMA	6103	YES
MANTON	CA	96059	TEHAMA	6103	YES
PASKENTA	CA	96074	TEHAMA	6103	YES
RED BLUFF	CA	96080	TEHAMA	6103	YES
GERBER	CA	96035	TEHAMA	6103	YES
MINERAL	CA	96063	TEHAMA	6103	YES
PROBERTA	CA	96078	TEHAMA	6103	YES
TEHAMA	CA	96090	TEHAMA	6103	YES
COTTONWOOD	CA	96022	TEHAMA	6103	YES
LOS MOLINOS	CA	96055	TEHAMA	6103	YES
PAYNES CREEK	CA	96075	TEHAMA	6103	YES
MAD RIVER	CA	95552	TRINITY	6105	YES
ZENIA	CA	95595	TRINITY	6105	YES
TRINITY CENTER	CA	96091	TRINITY	6105	YES
BIG BAR	CA	96010	TRINITY	6105	YES
PLATINA	CA	96076	TRINITY	6105	YES
HYAMPOM	CA	96046	TRINITY	6105	YES
SALYER	CA	95563	TRINITY	6105	YES
JUNCTION CITY	CA	96048	TRINITY	6105	YES
LEWISTON	CA	96052	TRINITY	6105	YES
DOUGLAS CITY	CA	96024	TRINITY	6105	YES
WEAVERVILLE	CA	96093	TRINITY	6105	YES
HAYFORK	CA	96041	TRINITY	6105	YES
BURNT RANCH	CA	95527	TRINITY	6105	YES