



**Announcement 2023-01-16  
FEMA Major Disaster Declaration  
for California - 4683**

FEMA has issued a presidential disaster declaration for **California - 4683** 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 12/27/2022 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 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 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: 4683**

**Declared: 01/14/2023**

**Incident Type: Severe Winter Storms, Flooding, Landslides, and Mudslides**

**Incident Period: 12/27/2022 and continuing**

Counties Eligible for Individual Assistance as of 01/14/2023:		Merced, Sacramento, Santa Cruz			
City	State	Zip Code	County	FIPS	Individual
BALLICO	CA	95303	MERCED	6047	YES
ATWATER	CA	95342	MERCED	6047	YES
MERCED	CA	95344	MERCED	6047	YES
CRESSEY	CA	95312	MERCED	6047	YES
PLANADA	CA	95365	MERCED	6047	YES
SANTA RITA PARK	CA	93661	MERCED	6047	YES
ATWATER	CA	95301	MERCED	6047	YES
MERCED	CA	95341	MERCED	6047	YES
STEVINSON	CA	95374	MERCED	6047	YES
WINTON	CA	95388	MERCED	6047	YES
DELHI	CA	95315	MERCED	6047	YES
MERCED	CA	95340	MERCED	6047	YES
MERCED	CA	95348	MERCED	6047	YES
SOUTH DOS PALOS	CA	93665	MERCED	6047	YES
EL NIDO	CA	95317	MERCED	6047	YES
GUSTINE	CA	95322	MERCED	6047	YES
LE GRAND	CA	95333	MERCED	6047	YES
MERCED	CA	95343	MERCED	6047	YES
DOS PALOS	CA	93620	MERCED	6047	YES
SNELLING	CA	95369	MERCED	6047	YES
HILMAR	CA	95324	MERCED	6047	YES
LOS BANOS	CA	93635	MERCED	6047	YES
LIVINGSTON	CA	95334	MERCED	6047	YES
CARMICHAEL	CA	95609	SACRAMENTO	6067	YES
CITRUS HEIGHTS	CA	95610	SACRAMENTO	6067	YES
SACRAMENTO	CA	95818	SACRAMENTO	6067	YES

SACRAMENTO	CA	95834	SACRAMENTO	6067	YES
HERALD	CA	95638	SACRAMENTO	6067	YES
ISLETON	CA	95641	SACRAMENTO	6067	YES
SACRAMENTO	CA	94207	SACRAMENTO	6067	YES
SACRAMENTO	CA	94289	SACRAMENTO	6067	YES
SACRAMENTO	CA	94290	SACRAMENTO	6067	YES
SACRAMENTO	CA	94262	SACRAMENTO	6067	YES
COURTLAND	CA	95615	SACRAMENTO	6067	YES
ELK GROVE	CA	95624	SACRAMENTO	6067	YES
SACRAMENTO	CA	95831	SACRAMENTO	6067	YES
SACRAMENTO	CA	95833	SACRAMENTO	6067	YES
SACRAMENTO	CA	95852	SACRAMENTO	6067	YES
SACRAMENTO	CA	95853	SACRAMENTO	6067	YES
SACRAMENTO	CA	95811	SACRAMENTO	6067	YES
SACRAMENTO	CA	94274	SACRAMENTO	6067	YES
SACRAMENTO	CA	94249	SACRAMENTO	6067	YES
SACRAMENTO	CA	95840	SACRAMENTO	6067	YES
SACRAMENTO	CA	94284	SACRAMENTO	6067	YES
SACRAMENTO	CA	94206	SACRAMENTO	6067	YES
SACRAMENTO	CA	95887	SACRAMENTO	6067	YES
SACRAMENTO	CA	94234	SACRAMENTO	6067	YES
SACRAMENTO	CA	94285	SACRAMENTO	6067	YES
SACRAMENTO	CA	94269	SACRAMENTO	6067	YES
SACRAMENTO	CA	94254	SACRAMENTO	6067	YES
SACRAMENTO	CA	95894	SACRAMENTO	6067	YES
SACRAMENTO	CA	94268	SACRAMENTO	6067	YES
SACRAMENTO	CA	94287	SACRAMENTO	6067	YES
SACRAMENTO	CA	94204	SACRAMENTO	6067	YES
CITRUS HEIGHTS	CA	95611	SACRAMENTO	6067	YES
SACRAMENTO	CA	95819	SACRAMENTO	6067	YES
SACRAMENTO	CA	95821	SACRAMENTO	6067	YES
SACRAMENTO	CA	95825	SACRAMENTO	6067	YES
SACRAMENTO	CA	95841	SACRAMENTO	6067	YES
SACRAMENTO	CA	95866	SACRAMENTO	6067	YES
SACRAMENTO	CA	95812	SACRAMENTO	6067	YES
SACRAMENTO	CA	95815	SACRAMENTO	6067	YES
HOOD	CA	95639	SACRAMENTO	6067	YES
SACRAMENTO	CA	94278	SACRAMENTO	6067	YES
SACRAMENTO	CA	94208	SACRAMENTO	6067	YES
SACRAMENTO	CA	94258	SACRAMENTO	6067	YES
SACRAMENTO	CA	94250	SACRAMENTO	6067	YES
SACRAMENTO	CA	94273	SACRAMENTO	6067	YES
SACRAMENTO	CA	94293	SACRAMENTO	6067	YES
SACRAMENTO	CA	94252	SACRAMENTO	6067	YES
SACRAMENTO	CA	94286	SACRAMENTO	6067	YES
FAIR OAKS	CA	95628	SACRAMENTO	6067	YES
SACRAMENTO	CA	95823	SACRAMENTO	6067	YES

SACRAMENTO	CA	95830	SACRAMENTO	6067	YES
SACRAMENTO	CA	95838	SACRAMENTO	6067	YES
SACRAMENTO	CA	95842	SACRAMENTO	6067	YES
SACRAMENTO	CA	95860	SACRAMENTO	6067	YES
RANCHO CORDOVA	CA	95741	SACRAMENTO	6067	YES
ELK GROVE	CA	95757	SACRAMENTO	6067	YES
ELK GROVE	CA	95758	SACRAMENTO	6067	YES
RYDE	CA	95680	SACRAMENTO	6067	YES
SACRAMENTO	CA	94209	SACRAMENTO	6067	YES
SACRAMENTO	CA	94243	SACRAMENTO	6067	YES
SACRAMENTO	CA	94259	SACRAMENTO	6067	YES
SACRAMENTO	CA	94257	SACRAMENTO	6067	YES
SACRAMENTO	CA	94237	SACRAMENTO	6067	YES
CITRUS HEIGHTS	CA	95621	SACRAMENTO	6067	YES
SACRAMENTO	CA	95835	SACRAMENTO	6067	YES
WILTON	CA	95693	SACRAMENTO	6067	YES
FOLSOM	CA	95763	SACRAMENTO	6067	YES
SACRAMENTO	CA	95813	SACRAMENTO	6067	YES
RANCHO CORDOVA	CA	95670	SACRAMENTO	6067	YES
SACRAMENTO	CA	94277	SACRAMENTO	6067	YES
SACRAMENTO	CA	94261	SACRAMENTO	6067	YES
SACRAMENTO	CA	94246	SACRAMENTO	6067	YES
SACRAMENTO	CA	94296	SACRAMENTO	6067	YES
SACRAMENTO	CA	94280	SACRAMENTO	6067	YES
SACRAMENTO	CA	95867	SACRAMENTO	6067	YES
SACRAMENTO	CA	94205	SACRAMENTO	6067	YES
GALT	CA	95632	SACRAMENTO	6067	YES
SACRAMENTO	CA	95824	SACRAMENTO	6067	YES
SACRAMENTO	CA	95828	SACRAMENTO	6067	YES
SACRAMENTO	CA	95837	SACRAMENTO	6067	YES
SACRAMENTO	CA	95899	SACRAMENTO	6067	YES
WALNUT GROVE	CA	95690	SACRAMENTO	6067	YES
RANCHO CORDOVA	CA	95742	SACRAMENTO	6067	YES
ELK GROVE	CA	95759	SACRAMENTO	6067	YES
MATHER	CA	95655	SACRAMENTO	6067	YES
SACRAMENTO	CA	94229	SACRAMENTO	6067	YES
SACRAMENTO	CA	94230	SACRAMENTO	6067	YES
SACRAMENTO	CA	94232	SACRAMENTO	6067	YES
SACRAMENTO	CA	94295	SACRAMENTO	6067	YES
SACRAMENTO	CA	94299	SACRAMENTO	6067	YES
SACRAMENTO	CA	94235	SACRAMENTO	6067	YES
SACRAMENTO	CA	94294	SACRAMENTO	6067	YES
SACRAMENTO	CA	94245	SACRAMENTO	6067	YES
SACRAMENTO	CA	94297	SACRAMENTO	6067	YES
SACRAMENTO	CA	94288	SACRAMENTO	6067	YES
SACRAMENTO	CA	94298	SACRAMENTO	6067	YES
SACRAMENTO	CA	94236	SACRAMENTO	6067	YES

CARMICHAEL	CA	95608	SACRAMENTO	6067	YES
ELVERTA	CA	95626	SACRAMENTO	6067	YES
SACRAMENTO	CA	95822	SACRAMENTO	6067	YES
SACRAMENTO	CA	95832	SACRAMENTO	6067	YES
SACRAMENTO	CA	95865	SACRAMENTO	6067	YES
MCCLELLAN	CA	95652	SACRAMENTO	6067	YES
SACRAMENTO	CA	94291	SACRAMENTO	6067	YES
SACRAMENTO	CA	94253	SACRAMENTO	6067	YES
SACRAMENTO	CA	94240	SACRAMENTO	6067	YES
SACRAMENTO	CA	94248	SACRAMENTO	6067	YES
REPRESA	CA	95671	SACRAMENTO	6067	YES
FOLSOM	CA	95630	SACRAMENTO	6067	YES
SACRAMENTO	CA	95816	SACRAMENTO	6067	YES
SACRAMENTO	CA	95817	SACRAMENTO	6067	YES
SACRAMENTO	CA	95820	SACRAMENTO	6067	YES
SACRAMENTO	CA	95826	SACRAMENTO	6067	YES
SACRAMENTO	CA	95827	SACRAMENTO	6067	YES
SACRAMENTO	CA	95829	SACRAMENTO	6067	YES
ANTELOPE	CA	95843	SACRAMENTO	6067	YES
SACRAMENTO	CA	95851	SACRAMENTO	6067	YES
SACRAMENTO	CA	95864	SACRAMENTO	6067	YES
SACRAMENTO	CA	95814	SACRAMENTO	6067	YES
NORTH HIGHLANDS	CA	95660	SACRAMENTO	6067	YES
ORANGEVALE	CA	95662	SACRAMENTO	6067	YES
RIO LINDA	CA	95673	SACRAMENTO	6067	YES
SLOUGHHOUSE	CA	95683	SACRAMENTO	6067	YES
SACRAMENTO	CA	94279	SACRAMENTO	6067	YES
SACRAMENTO	CA	94211	SACRAMENTO	6067	YES
SACRAMENTO	CA	94267	SACRAMENTO	6067	YES
SACRAMENTO	CA	94203	SACRAMENTO	6067	YES
SACRAMENTO	CA	94271	SACRAMENTO	6067	YES
SACRAMENTO	CA	94247	SACRAMENTO	6067	YES
SACRAMENTO	CA	94256	SACRAMENTO	6067	YES
SACRAMENTO	CA	94263	SACRAMENTO	6067	YES
SACRAMENTO	CA	94244	SACRAMENTO	6067	YES
SACRAMENTO	CA	94283	SACRAMENTO	6067	YES
SACRAMENTO	CA	94282	SACRAMENTO	6067	YES
SACRAMENTO	CA	94239	SACRAMENTO	6067	YES
SANTA CRUZ	CA	95060	SANTA CRUZ	6087	YES
SOQUEL	CA	95073	SANTA CRUZ	6087	YES
BOULDER CREEK	CA	95006	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95063	SANTA CRUZ	6087	YES
WATSONVILLE	CA	95077	SANTA CRUZ	6087	YES
BROOKDALE	CA	95007	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95062	SANTA CRUZ	6087	YES
SCOTTS VALLEY	CA	95066	SANTA CRUZ	6087	YES
APTOS	CA	95001	SANTA CRUZ	6087	YES

FREEDOM	CA	95019	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95061	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95065	SANTA CRUZ	6087	YES
CAPITOLA	CA	95010	SANTA CRUZ	6087	YES
WATSONVILLE	CA	95076	SANTA CRUZ	6087	YES
APTOS	CA	95003	SANTA CRUZ	6087	YES
DAVENPORT	CA	95017	SANTA CRUZ	6087	YES
BEN LOMOND	CA	95005	SANTA CRUZ	6087	YES
FELTON	CA	95018	SANTA CRUZ	6087	YES
MOUNT HERMON	CA	95041	SANTA CRUZ	6087	YES
SCOTTS VALLEY	CA	95067	SANTA CRUZ	6087	YES
SANTA CRUZ	CA	95064	SANTA CRUZ	6087	YES