



**Announcement 2022-01-04
FEMA Major Disaster Declaration
for Colorado - 4634**

FEMA has issued a presidential disaster declaration for **Colorado - 4634** designating counties as eligible for individual assistance.

Exterior only 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 12/30/2021 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
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 and Jumbo	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 Colorado

FEMA Disaster ID: 4634

Declared: 12/31/2021

Incident Type: Wildfires and Straight-line Winds

Incident Period: 12/30/2021 and continuing

Counties Eligible for Individual Assistance as of 12/31/2021:		Boulder			
City	State	Zip Code	County	FIPS	Individual
LONGMONT	CO	80503	BOULDER	8013	YES
BOULDER	CO	80321	BOULDER	8013	YES
LYONS	CO	80540	BOULDER	8013	YES
LOUISVILLE	CO	80028	BOULDER	8013	YES
NEDERLAND	CO	80466	BOULDER	8013	YES
WARD	CO	80481	BOULDER	8013	YES
BOULDER	CO	80308	BOULDER	8013	YES
BOULDER	CO	80328	BOULDER	8013	YES
JAMESTOWN	CO	80455	BOULDER	8013	YES
NIWOT	CO	80544	BOULDER	8013	YES
BOULDER	CO	80309	BOULDER	8013	YES
BOULDER	CO	80329	BOULDER	8013	YES
BOULDER	CO	80323	BOULDER	8013	YES
LAFAYETTE	CO	80026	BOULDER	8013	YES
BOULDER	CO	80305	BOULDER	8013	YES
BOULDER	CO	80310	BOULDER	8013	YES
BOULDER	CO	80322	BOULDER	8013	YES
BOULDER	CO	80303	BOULDER	8013	YES
BOULDER	CO	80307	BOULDER	8013	YES
ALLENSPARK	CO	80510	BOULDER	8013	YES
HYGIENE	CO	80533	BOULDER	8013	YES
BOULDER	CO	80314	BOULDER	8013	YES
ELDORADO SPRINGS	CO	80025	BOULDER	8013	YES
LOUISVILLE	CO	80027	BOULDER	8013	YES
PINECLIFFE	CO	80471	BOULDER	8013	YES
LONGMONT	CO	80501	BOULDER	8013	YES

BOULDER	CO	80301	BOULDER	8013	YES
BOULDER	CO	80304	BOULDER	8013	YES
LONGMONT	CO	80502	BOULDER	8013	YES
BOULDER	CO	80306	BOULDER	8013	YES
BOULDER	CO	80302	BOULDER	8013	YES