



**Announcement 2022-10-18
FEMA Major Disaster Declaration
for Illinois - 4676**

FEMA has issued a presidential disaster declaration for **Illinois - 4676** designating county 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 07/25/2022 to the incident end date of 07/28/2022**. 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 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 Illinois

FEMA Disaster ID: 4676

Declared: 10/14/2022

Incident Type: Severe storm and flooding

Incident Period: 07/25/2022 - 07/28/2022

Counties Eligible for Individual Assistance as of 10/14/2022:		St. Clair			
City	State	Zip Code	County	FIPS	Individual
EAST SAINT LOUIS	IL	62201	ST. CLAIR	17163	YES
MARISSA	IL	62257	ST. CLAIR	17163	YES
MASCOUTAH	IL	62258	ST. CLAIR	17163	YES
SAINT LIBORY	IL	62282	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62203	ST. CLAIR	17163	YES
FAIRVIEW HEIGHTS	IL	62208	ST. CLAIR	17163	YES
BELLEVILLE	IL	62223	ST. CLAIR	17163	YES
FREEBURG	IL	62243	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62204	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62206	ST. CLAIR	17163	YES
BELLEVILLE	IL	62220	ST. CLAIR	17163	YES
O FALLON	IL	62269	ST. CLAIR	17163	YES
BELLEVILLE	IL	62226	ST. CLAIR	17163	YES
SMITHTON	IL	62285	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62207	ST. CLAIR	17163	YES
SCOTT AIR FORCE BASE	IL	62225	ST. CLAIR	17163	YES
SUMMERFIELD	IL	62289	ST. CLAIR	17163	YES
LOVEJOY	IL	62059	ST. CLAIR	17163	YES
NATIONAL STOCK YARDS	IL	62071	ST. CLAIR	17163	YES
BELLEVILLE	IL	62221	ST. CLAIR	17163	YES
BELLEVILLE	IL	62222	ST. CLAIR	17163	YES
CASEYVILLE	IL	62232	ST. CLAIR	17163	YES
MILLSTADT	IL	62260	ST. CLAIR	17163	YES
DUPO	IL	62239	ST. CLAIR	17163	YES
LEBANON	IL	62254	ST. CLAIR	17163	YES
MASCOUTAH	IL	62224	ST. CLAIR	17163	YES

NEW ATHENS	IL	62264	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62202	ST. CLAIR	17163	YES
EAST SAINT LOUIS	IL	62205	ST. CLAIR	17163	YES
EAST CARONDELET	IL	62240	ST. CLAIR	17163	YES
LENZBURG	IL	62255	ST. CLAIR	17163	YES