



**Announcement 2021-05-13  
FEMA Major Disaster Declaration  
Update #1 for Oklahoma - 4587**

FEMA has issued a presidential disaster declaration **update for Oklahoma - 4587 designating an additional county 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 02/08/2021 to the incident end date of 02/20/2021.** 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 Oklahoma**

FEMA Disaster ID: 4587

Declared: 02/24/2021, updated 5/11/2021

Incident Type: Severe winter storms

Incident Period: 02/08/2021 - 02/20/2021

City		State	Zip Code	County	FIPS	Individual
UNION CITY		OK	73090	CANADIAN	40017	YES
YUKON		OK	73099	CANADIAN	40017	YES
CONCHO		OK	73022	CANADIAN	40017	YES
PIEDMONT		OK	73078	CANADIAN	40017	YES
CALUMET		OK	73014	CANADIAN	40017	YES
MUSTANG		OK	73064	CANADIAN	40017	YES
EL RENO		OK	73036	CANADIAN	40017	YES
YUKON		OK	73085	CANADIAN	40017	YES
ARDMORE		OK	73401	CARTER	40019	YES
LONE GROVE		OK	73443	CARTER	40019	YES
TATUMS		OK	73487	CARTER	40019	YES
FOX		OK	73435	CARTER	40019	YES
SPRINGER		OK	73458	CARTER	40019	YES
HENNEPIN		OK	73444	CARTER	40019	YES
ARDMORE		OK	73403	CARTER	40019	YES
RATLIFF CITY		OK	73481	CARTER	40019	YES
HEALDTON		OK	73438	CARTER	40019	YES
GENE AUTRY		OK	73436	CARTER	40019	YES
TUSSY		OK	73488	CARTER	40019	YES
ARDMORE		OK	73402	CARTER	40019	YES
WILSON		OK	73463	CARTER	40019	YES
GRAHAM		OK	73437	CARTER	40019	YES
WELLING		OK	74471	CHEROKEE	40021	YES
HULBERT		OK	74441	CHEROKEE	40021	YES
COOKSON		OK	74427	CHEROKEE	40021	YES

PARK HILL	OK	74451	CHEROKEE	40021	YES
TAHLEQUAH	OK	74464	CHEROKEE	40021	YES
MOODYS	OK	74444	CHEROKEE	40021	YES
PEGGS	OK	74452	CHEROKEE	40021	YES
TAHLEQUAH	OK	74465	CHEROKEE	40021	YES
MEERS	OK	73558	COMANCHE	40031	YES
FLETCHER	OK	73541	COMANCHE	40031	YES
INDIAHOMA	OK	73552	COMANCHE	40031	YES
CACHE	OK	73527	COMANCHE	40031	YES
LAWTON	OK	73506	COMANCHE	40031	YES
FAXON	OK	73540	COMANCHE	40031	YES
LAWTON	OK	73502	COMANCHE	40031	YES
LAWTON	OK	73505	COMANCHE	40031	YES
LAWTON	OK	73507	COMANCHE	40031	YES
CHATTANOOGA	OK	73528	COMANCHE	40031	YES
GERONIMO	OK	73543	COMANCHE	40031	YES
MEDICINE PARK	OK	73557	COMANCHE	40031	YES
FORT SILL	OK	73503	COMANCHE	40031	YES
ELGIN	OK	73538	COMANCHE	40031	YES
LAWTON	OK	73501	COMANCHE	40031	YES
STERLING	OK	73567	COMANCHE	40031	YES
WALTERS	OK	73572	COTTON	40033	YES
DEVOL	OK	73531	COTTON	40033	YES
RANDLETT	OK	73562	COTTON	40033	YES
TEMPLE	OK	73568	COTTON	40033	YES
WETUMKA	OK	74883	HUGHES	40063	YES
STUART	OK	74570	HUGHES	40063	YES
ATWOOD	OK	74827	HUGHES	40063	YES
LAMAR	OK	74850	HUGHES	40063	YES
HOLDENVILLE	OK	74848	HUGHES	40063	YES
DUSTIN	OK	74839	HUGHES	40063	YES
CALVIN	OK	74531	HUGHES	40063	YES
RINGLING	OK	73456	JEFFERSON	40067	YES
WAURIKA	OK	73573	JEFFERSON	40067	YES
OSCAR	OK	73561	JEFFERSON	40067	YES
RYAN	OK	73565	JEFFERSON	40067	YES
TERRAL	OK	73569	JEFFERSON	40067	YES
ADDINGTON	OK	73520	JEFFERSON	40067	YES
MONROE	OK	74947	LE FLORE	40079	YES
MUSE	OK	74949	LE FLORE	40079	YES
SPIRO	OK	74959	LE FLORE	40079	YES
FANSHAWE	OK	74935	LE FLORE	40079	YES
HODGEN	OK	74939	LE FLORE	40079	YES
ARKOMA	OK	74901	LE FLORE	40079	YES
TALIHINA	OK	74571	LE FLORE	40079	YES
POCOLA	OK	74902	LE FLORE	40079	YES
HOWE	OK	74940	LE FLORE	40079	YES

WHITESBORO	OK	74577	LE FLORE	40079	YES
PANAMA	OK	74951	LE FLORE	40079	YES
POTEAU	OK	74953	LE FLORE	40079	YES
CAMERON	OK	74932	LE FLORE	40079	YES
LEFLORE	OK	74942	LE FLORE	40079	YES
SHADY POINT	OK	74956	LE FLORE	40079	YES
BOKOSHE	OK	74930	LE FLORE	40079	YES
HEAVENER	OK	74937	LE FLORE	40079	YES
SMITHVILLE	OK	74957	LE FLORE	40079	YES
WISTER	OK	74966	LE FLORE	40079	YES
HITCHITA	OK	74438	MC INTOSH	40091	YES
COUNCIL HILL	OK	74428	MC INTOSH	40091	YES
RENTIESVILLE	OK	74459	MC INTOSH	40091	YES
CHECOTAH	OK	74426	MC INTOSH	40091	YES
STIDHAM	OK	74461	MC INTOSH	40091	YES
EUFAULA	OK	74432	MC INTOSH	40091	YES
HANNA	OK	74845	MC INTOSH	40091	YES
HASKELL	OK	74436	MUSKOGEE	40101	YES
OKTAHA	OK	74450	MUSKOGEE	40101	YES
MUSKOGEE	OK	74402	MUSKOGEE	40101	YES
TAFT	OK	74463	MUSKOGEE	40101	YES
FORT GIBSON	OK	74434	MUSKOGEE	40101	YES
WAINWRIGHT	OK	74468	MUSKOGEE	40101	YES
MUSKOGEE	OK	74403	MUSKOGEE	40101	YES
BRAGGS	OK	74439	MUSKOGEE	40101	YES
BRAGGS	OK	74423	MUSKOGEE	40101	YES
MUSKOGEE	OK	74401	MUSKOGEE	40101	YES
PORUM	OK	74455	MUSKOGEE	40101	YES
BOYNTON	OK	74422	MUSKOGEE	40101	YES
WEBBERS FALLS	OK	74470	MUSKOGEE	40101	YES
WARNER	OK	74469	MUSKOGEE	40101	YES
OKLAHOMA CITY	OK	73154	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73162	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73184	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73193	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73185	OKLAHOMA	40109	YES
ARCADIA	OK	73007	OKLAHOMA	40109	YES
HARRAH	OK	73045	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73106	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73107	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73127	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73132	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73141	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73145	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73150	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73163	OKLAHOMA	40109	YES
EDMOND	OK	73013	OKLAHOMA	40109	YES

EDMOND	OK	73025	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73101	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73109	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73110	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73125	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73131	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73134	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73149	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73152	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73159	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73167	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73172	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73195	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73196	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73111	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73124	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73142	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73147	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73194	OKLAHOMA	40109	YES
EDMOND	OK	73012	OKLAHOMA	40109	YES
EDMOND	OK	73034	OKLAHOMA	40109	YES
EDMOND	OK	73083	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73116	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73120	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73121	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73143	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73157	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73179	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73198	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73199	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73180	OKLAHOMA	40109	YES
BETHANY	OK	73008	OKLAHOMA	40109	YES
CHOCTAW	OK	73020	OKLAHOMA	40109	YES
LUTHER	OK	73054	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73103	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73105	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73119	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73123	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73128	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73130	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73137	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73151	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73155	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73197	OKLAHOMA	40109	YES
EDMOND	OK	73003	OKLAHOMA	40109	YES
JONES	OK	73049	OKLAHOMA	40109	YES
SPENCER	OK	73084	OKLAHOMA	40109	YES

OKLAHOMA CITY	OK	73113	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73117	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73135	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73139	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73144	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73146	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73148	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73156	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73169	OKLAHOMA	40109	YES
NICOMA PARK	OK	73066	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73104	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73114	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73129	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73136	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73164	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73178	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73177	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73190	OKLAHOMA	40109	YES
WHEATLAND	OK	73097	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73102	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73108	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73112	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73115	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73118	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73122	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73126	OKLAHOMA	40109	YES
OKLAHOMA CITY	OK	73140	OKLAHOMA	40109	YES
DEWAR	OK	74431	OKMULGEE	40111	YES
SCHULTER	OK	74460	OKMULGEE	40111	YES
OKMULGEE	OK	74447	OKMULGEE	40111	YES
HENRYETTA	OK	74437	OKMULGEE	40111	YES
BEGGS	OK	74421	OKMULGEE	40111	YES
PRESTON	OK	74456	OKMULGEE	40111	YES
MOUNDS	OK	74047	OKMULGEE	40111	YES
MORRIS	OK	74445	OKMULGEE	40111	YES
SHIDLER	OK	74652	OSAGE	40113	YES
FAIRFAX	OK	74637	OSAGE	40113	YES
SKIATOOK	OK	74070	OSAGE	40113	YES
BOWRING	OK	74009	OSAGE	40113	YES
AVANT	OK	74001	OSAGE	40113	YES
WYNONA	OK	74084	OSAGE	40113	YES
PAWHUSKA	OK	74056	OSAGE	40113	YES
OSAGE	OK	74054	OSAGE	40113	YES
BURBANK	OK	74633	OSAGE	40113	YES
PRUE	OK	74060	OSAGE	40113	YES
BARNSDALL	OK	74002	OSAGE	40113	YES
HOMINY	OK	74035	OSAGE	40113	YES

CANADIAN	OK	74425	PITTSBURG	40121	YES
WARDVILLE	OK	74576	PITTSBURG	40121	YES
HARTSHORNE	OK	74547	PITTSBURG	40121	YES
MCALISTER	OK	74502	PITTSBURG	40121	YES
KREBS	OK	74554	PITTSBURG	40121	YES
INDIANOLA	OK	74442	PITTSBURG	40121	YES
QUINTON	OK	74561	PITTSBURG	40121	YES
BLOCKER	OK	74529	PITTSBURG	40121	YES
PITTSBURG	OK	74560	PITTSBURG	40121	YES
CROWDER	OK	74430	PITTSBURG	40121	YES
HAILEYVILLE	OK	74546	PITTSBURG	40121	YES
ALDERSON	OK	74522	PITTSBURG	40121	YES
MCALISTER	OK	74501	PITTSBURG	40121	YES
SAVANNA	OK	74565	PITTSBURG	40121	YES
KIOWA	OK	74553	PITTSBURG	40121	YES
BLANCO	OK	74528	PITTSBURG	40121	YES
MARLOW	OK	73055	STEPHENS	40137	YES
FOSTER	OK	73434	STEPHENS	40137	YES
DUNCAN	OK	73533	STEPHENS	40137	YES
LOCO	OK	73442	STEPHENS	40137	YES
HASTINGS	OK	73548	STEPHENS	40137	YES
DUNCAN	OK	73534	STEPHENS	40137	YES
COUNTYLINE	OK	73425	STEPHENS	40137	YES
DUNCAN	OK	73575	STEPHENS	40137	YES
DUNCAN	OK	73536	STEPHENS	40137	YES
COMANCHE	OK	73529	STEPHENS	40137	YES
VELMA	OK	73491	STEPHENS	40137	YES
TULSA	OK	74116	TULSA	40143	YES
TULSA	OK	74128	TULSA	40143	YES
TULSA	OK	74132	TULSA	40143	YES
TULSA	OK	74169	TULSA	40143	YES
BROKEN ARROW	OK	74011	TULSA	40143	YES
TULSA	OK	74194	TULSA	40143	YES
TULSA	OK	74101	TULSA	40143	YES
TULSA	OK	74105	TULSA	40143	YES
TULSA	OK	74129	TULSA	40143	YES
TULSA	OK	74146	TULSA	40143	YES
TULSA	OK	74150	TULSA	40143	YES
TULSA	OK	74156	TULSA	40143	YES
BROKEN ARROW	OK	74013	TULSA	40143	YES
TULSA	OK	74187	TULSA	40143	YES
TULSA	OK	74103	TULSA	40143	YES
TULSA	OK	74108	TULSA	40143	YES
TULSA	OK	74121	TULSA	40143	YES
TULSA	OK	74126	TULSA	40143	YES
TULSA	OK	74133	TULSA	40143	YES
TULSA	OK	74148	TULSA	40143	YES



COLLINSVILLE	OK	74021	TULSA	40143	YES
GLENPOOL	OK	74033	TULSA	40143	YES
TULSA	OK	74106	TULSA	40143	YES
TULSA	OK	74157	TULSA	40143	YES
TULSA	OK	74158	TULSA	40143	YES
TULSA	OK	74159	TULSA	40143	YES
BIXBY	OK	74008	TULSA	40143	YES
TULSA	OK	74192	TULSA	40143	YES
TULSA	OK	74171	TULSA	40143	YES
JENKS	OK	74037	TULSA	40143	YES
OWASSO	OK	74055	TULSA	40143	YES
TULSA	OK	74104	TULSA	40143	YES
TULSA	OK	74119	TULSA	40143	YES
TULSA	OK	74130	TULSA	40143	YES
TULSA	OK	74134	TULSA	40143	YES
TULSA	OK	74136	TULSA	40143	YES
TULSA	OK	74149	TULSA	40143	YES
OAKHURST	OK	74050	TULSA	40143	YES
SAND SPRINGS	OK	74063	TULSA	40143	YES
TULSA	OK	74110	TULSA	40143	YES
TULSA	OK	74135	TULSA	40143	YES
TULSA	OK	74147	TULSA	40143	YES
TULSA	OK	74152	TULSA	40143	YES
TULSA	OK	74153	TULSA	40143	YES
TULSA	OK	74172	TULSA	40143	YES
TULSA	OK	74183	TULSA	40143	YES
TULSA	OK	74141	TULSA	40143	YES
TULSA	OK	74114	TULSA	40143	YES
TULSA	OK	74115	TULSA	40143	YES
TULSA	OK	74127	TULSA	40143	YES
TULSA	OK	74145	TULSA	40143	YES
TULSA	OK	74155	TULSA	40143	YES
TULSA	OK	74170	TULSA	40143	YES
BROKEN ARROW	OK	74012	TULSA	40143	YES
TULSA	OK	74184	TULSA	40143	YES
TULSA	OK	74193	TULSA	40143	YES
LEONARD	OK	74043	TULSA	40143	YES
TULSA	OK	74102	TULSA	40143	YES
TULSA	OK	74107	TULSA	40143	YES
TULSA	OK	74117	TULSA	40143	YES
TULSA	OK	74120	TULSA	40143	YES
TULSA	OK	74137	TULSA	40143	YES
TULSA	OK	74182	TULSA	40143	YES
TULSA	OK	74189	TULSA	40143	YES
TULSA	OK	74186	TULSA	40143	YES
SPERRY	OK	74073	TULSA	40143	YES
TULSA	OK	74112	TULSA	40143	YES

PORTER	OK	74454	WAGONER	40145	YES
REDBIRD	OK	74458	WAGONER	40145	YES
OKAY	OK	74446	WAGONER	40145	YES
WAGONER	OK	74477	WAGONER	40145	YES
WAGONER	OK	74467	WAGONER	40145	YES
BROKEN ARROW	OK	74014	WAGONER	40145	YES
COWETA	OK	74429	WAGONER	40145	YES