



**Announcement 2020-10-05  
FEMA Major Disaster Declaration  
for Florida - 4564**

FEMA has issued a presidential disaster declaration for **Florida - 4564** designating 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 **September 14, 2020 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 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 Florida**

**FEMA Disaster ID: 4564**

**Declared: 09/23/2020**

**Incident Type: Hurricane Sally**

**Incident Period: 09/14/2020 and continuing**

Counties Eligible for Individual Assistance as of 10/02/2020:		Bay, Escambia, Okaloosa, Santa Rosa, Walton			
City	State	Zip Code	County	FIPS	Individual
Panama City	FL	32401	Bay	12005	Yes
Panama City	FL	32402	Bay	12005	Yes
Panama City	FL	32403	Bay	12005	Yes
Panama City	FL	32404	Bay	12005	Yes
Panama City	FL	32405	Bay	12005	Yes
Panama City	FL	32406	Bay	12005	Yes
Panama City Beach	FL	32407	Bay	12005	Yes
Panama City	FL	32408	Bay	12005	Yes
Panama City	FL	32409	Bay	12005	Yes
Mexico Beach	FL	32410	Bay	12005	Yes
Panama City	FL	32411	Bay	12005	Yes
Panama City	FL	32412	Bay	12005	Yes
Panama City Beach	FL	32413	Bay	12005	Yes
Panama City	FL	32417	Bay	12005	Yes
Fountain	FL	32438	Bay	12005	Yes
Lynn Haven	FL	32444	Bay	12005	Yes
Youngstown	FL	32466	Bay	12005	Yes
Pensacola	FL	32501	Escambia	12033	Yes
Pensacola	FL	32502	Escambia	12033	Yes
Pensacola	FL	32503	Escambia	12033	Yes
Pensacola	FL	32504	Escambia	12033	Yes
Pensacola	FL	32505	Escambia	12033	Yes
Pensacola	FL	32506	Escambia	12033	Yes
Pensacola	FL	32507	Escambia	12033	Yes
Pensacola	FL	32508	Escambia	12033	Yes
Pensacola	FL	32509	Escambia	12033	Yes

Pensacola	FL	32511	Escambia	12033	Yes
Pensacola	FL	32512	Escambia	12033	Yes
Pensacola	FL	32513	Escambia	12033	Yes
Pensacola	FL	32514	Escambia	12033	Yes
Pensacola	FL	32516	Escambia	12033	Yes
Pensacola	FL	32520	Escambia	12033	Yes
Pensacola	FL	32521	Escambia	12033	Yes
Pensacola	FL	32522	Escambia	12033	Yes
Pensacola	FL	32523	Escambia	12033	Yes
Pensacola	FL	32524	Escambia	12033	Yes
Pensacola	FL	32526	Escambia	12033	Yes
Cantonment	FL	32533	Escambia	12033	Yes
Pensacola	FL	32534	Escambia	12033	Yes
Century	FL	32535	Escambia	12033	Yes
Pensacola	FL	32559	Escambia	12033	Yes
Gonzalez	FL	32560	Escambia	12033	Yes
Mc David	FL	32568	Escambia	12033	Yes
Molino	FL	32577	Escambia	12033	Yes
Pensacola	FL	32591	Escambia	12033	Yes
Baker	FL	32531	Okaloosa	12091	Yes
Crestview	FL	32536	Okaloosa	12091	Yes
Milligan	FL	32537	Okaloosa	12091	Yes
Crestview	FL	32539	Okaloosa	12091	Yes
Destin	FL	32540	Okaloosa	12091	Yes
Destin	FL	32541	Okaloosa	12091	Yes
Eglin AFB	FL	32542	Okaloosa	12091	Yes
Hurlburt Field	FL	32544	Okaloosa	12091	Yes
Fort Walton Beach	FL	32547	Okaloosa	12091	Yes
Fort Walton Beach	FL	32548	Okaloosa	12091	Yes
Fort Walton Beach	FL	32549	Okaloosa	12091	Yes
Holt	FL	32564	Okaloosa	12091	Yes
Laurel Hill	FL	32567	Okaloosa	12091	Yes
Mary Esther	FL	32569	Okaloosa	12091	Yes
Niceville	FL	32578	Okaloosa	12091	Yes
Shalimar	FL	32579	Okaloosa	12091	Yes
Valparaiso	FL	32580	Okaloosa	12091	Yes
Niceville	FL	32588	Okaloosa	12091	Yes
Bagdad	FL	32530	Santa Rosa	12113	Yes
Gulf Breeze	FL	32561	Santa Rosa	12113	Yes
Gulf Breeze	FL	32562	Santa Rosa	12113	Yes
Gulf Breeze	FL	32563	Santa Rosa	12113	Yes
Jay	FL	32565	Santa Rosa	12113	Yes
Navarre	FL	32566	Santa Rosa	12113	Yes
Milton	FL	32570	Santa Rosa	12113	Yes
Milton	FL	32571	Santa Rosa	12113	Yes
Milton	FL	32572	Santa Rosa	12113	Yes
Milton	FL	32583	Santa Rosa	12113	Yes

Argyle	FL	32422	Walton	12131	Yes
Defuniak Springs	FL	32433	Walton	12131	Yes
Mossy Head	FL	32434	Walton	12131	Yes
Defuniak Springs	FL	32435	Walton	12131	Yes
Freeport	FL	32439	Walton	12131	Yes
Santa Rosa Beach	FL	32459	Walton	12131	Yes
Inlet Beach	FL	32461	Walton	12131	Yes
Paxton	FL	32538	Walton	12131	Yes
Miramar Beach	FL	32550	Walton	12131	Yes