



**Announcement 2021-07-16
FEMA Major Disaster Declaration
for Michigan - 4607**

FEMA has issued a presidential disaster declaration for **Michigan - 4607** 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 06/25/2021 to the incident end date of 06/26/2021**. 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
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	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 Michigan

FEMA Disaster ID: 4607

Declared: 07/15/2021

Incident Type: Severe Storms, Flooding, and Tornadoes

Incident Period: 06/25/2021 - 06/26/2021

Counties Eligible for Individual Assistance as of 07/16/2021:		Washtenaw and Wayne			
City	State	Zip Code	County	FIPS	Individual
WILLIS	MI	48191	WASHTENAW	26161	Yes
WHITTAKER	MI	48190	WASHTENAW	26161	Yes
ANN ARBOR	MI	48113	WASHTENAW	26161	Yes
DEXTER	MI	48130	WASHTENAW	26161	Yes
MANCHESTER	MI	48158	WASHTENAW	26161	Yes
MILAN	MI	48160	WASHTENAW	26161	Yes
ANN ARBOR	MI	48105	WASHTENAW	26161	Yes
ANN ARBOR	MI	48108	WASHTENAW	26161	Yes
SALEM	MI	48175	WASHTENAW	26161	Yes
CHELSEA	MI	48118	WASHTENAW	26161	Yes
WHITMORE LAKE	MI	48189	WASHTENAW	26161	Yes
ANN ARBOR	MI	48103	WASHTENAW	26161	Yes
ANN ARBOR	MI	48106	WASHTENAW	26161	Yes
ANN ARBOR	MI	48107	WASHTENAW	26161	Yes
SALINE	MI	48176	WASHTENAW	26161	Yes
YPSILANTI	MI	48197	WASHTENAW	26161	Yes
YPSILANTI	MI	48198	WASHTENAW	26161	Yes
ANN ARBOR	MI	48104	WASHTENAW	26161	Yes
BRIDGEWATER	MI	48115	WASHTENAW	26161	Yes
ANN ARBOR	MI	48109	WASHTENAW	26161	Yes
DETROIT	MI	48215	WAYNE	26163	Yes
FLAT ROCK	MI	48134	WAYNE	26163	Yes
LINCOLN PARK	MI	48146	WAYNE	26163	Yes
LIVONIA	MI	48154	WAYNE	26163	Yes
DETROIT	MI	48234	WAYNE	26163	Yes

DETROIT	MI	48243	WAYNE	26163	Yes
DEARBORN	MI	48120	WAYNE	26163	Yes
DEARBORN	MI	48126	WAYNE	26163	Yes
GARDEN CITY	MI	48135	WAYNE	26163	Yes
LIVONIA	MI	48151	WAYNE	26163	Yes
DETROIT	MI	48223	WAYNE	26163	Yes
ECORSE	MI	48229	WAYNE	26163	Yes
DETROIT	MI	48272	WAYNE	26163	Yes
DETROIT	MI	48255	WAYNE	26163	Yes
DETROIT	MI	48277	WAYNE	26163	Yes
DETROIT	MI	48222	WAYNE	26163	Yes
REDFORD	MI	48239	WAYNE	26163	Yes
REDFORD	MI	48240	WAYNE	26163	Yes
DETROIT	MI	48244	WAYNE	26163	Yes
MELVINDALE	MI	48122	WAYNE	26163	Yes
DEARBORN HEIGHTS	MI	48127	WAYNE	26163	Yes
RIVER ROUGE	MI	48218	WAYNE	26163	Yes
GROSSE POINTE	MI	48230	WAYNE	26163	Yes
DETROIT	MI	48265	WAYNE	26163	Yes
DETROIT	MI	48278	WAYNE	26163	Yes
DETROIT	MI	48275	WAYNE	26163	Yes
DETROIT	MI	48288	WAYNE	26163	Yes
DETROIT	MI	48269	WAYNE	26163	Yes
DETROIT	MI	48279	WAYNE	26163	Yes
DETROIT	MI	48268	WAYNE	26163	Yes
NORTHVILLE	MI	48167	WAYNE	26163	Yes
NORTHVILLE	MI	48168	WAYNE	26163	Yes
DEARBORN	MI	48123	WAYNE	26163	Yes
DEARBORN	MI	48128	WAYNE	26163	Yes
CANTON	MI	48188	WAYNE	26163	Yes
DETROIT	MI	48202	WAYNE	26163	Yes
DETROIT	MI	48214	WAYNE	26163	Yes
LIVONIA	MI	48153	WAYNE	26163	Yes
DETROIT	MI	48231	WAYNE	26163	Yes
GROSSE POINTE	MI	48236	WAYNE	26163	Yes
PLYMOUTH	MI	48170	WAYNE	26163	Yes
DEARBORN	MI	48121	WAYNE	26163	Yes
CANTON	MI	48187	WAYNE	26163	Yes
WYANDOTTE	MI	48192	WAYNE	26163	Yes
DETROIT	MI	48209	WAYNE	26163	Yes
DETROIT	MI	48210	WAYNE	26163	Yes
DETROIT	MI	48228	WAYNE	26163	Yes
DETROIT	MI	48266	WAYNE	26163	Yes
ROMULUS	MI	48174	WAYNE	26163	Yes
DEARBORN	MI	48124	WAYNE	26163	Yes
TRENTON	MI	48183	WAYNE	26163	Yes

WAYNE	MI	48184	WAYNE	26163	Yes
SOUTHGATE	MI	48195	WAYNE	26163	Yes
DETROIT	MI	48216	WAYNE	26163	Yes
LIVONIA	MI	48150	WAYNE	26163	Yes
LIVONIA	MI	48152	WAYNE	26163	Yes
DETROIT	MI	48219	WAYNE	26163	Yes
HARPER WOODS	MI	48225	WAYNE	26163	Yes
DETROIT	MI	48233	WAYNE	26163	Yes
ALLEN PARK	MI	48101	WAYNE	26163	Yes
NEW BOSTON	MI	48164	WAYNE	26163	Yes
ROCKWOOD	MI	48173	WAYNE	26163	Yes
BELLEVILLE	MI	48111	WAYNE	26163	Yes
WESTLAND	MI	48185	WAYNE	26163	Yes
DETROIT	MI	48201	WAYNE	26163	Yes
HIGHLAND PARK	MI	48203	WAYNE	26163	Yes
GARDEN CITY	MI	48136	WAYNE	26163	Yes
INKSTER	MI	48141	WAYNE	26163	Yes
DETROIT	MI	48226	WAYNE	26163	Yes
DETROIT	MI	48227	WAYNE	26163	Yes
DETROIT	MI	48232	WAYNE	26163	Yes
DETROIT	MI	48264	WAYNE	26163	Yes
DETROIT	MI	48204	WAYNE	26163	Yes
DETROIT	MI	48205	WAYNE	26163	Yes
DETROIT	MI	48213	WAYNE	26163	Yes
DETROIT	MI	48217	WAYNE	26163	Yes
GROSSE ILE	MI	48138	WAYNE	26163	Yes
DETROIT	MI	48221	WAYNE	26163	Yes
DETROIT	MI	48224	WAYNE	26163	Yes
DETROIT	MI	48235	WAYNE	26163	Yes
DETROIT	MI	48260	WAYNE	26163	Yes
DETROIT	MI	48267	WAYNE	26163	Yes
TAYLOR	MI	48180	WAYNE	26163	Yes
DETROIT	MI	48238	WAYNE	26163	Yes
DETROIT	MI	48242	WAYNE	26163	Yes
BELLEVILLE	MI	48112	WAYNE	26163	Yes
DEARBORN HEIGHTS	MI	48125	WAYNE	26163	Yes
WESTLAND	MI	48186	WAYNE	26163	Yes
RIVERVIEW	MI	48193	WAYNE	26163	Yes
DETROIT	MI	48206	WAYNE	26163	Yes
DETROIT	MI	48207	WAYNE	26163	Yes
DETROIT	MI	48208	WAYNE	26163	Yes
DETROIT	MI	48211	WAYNE	26163	Yes
HAMTRAMCK	MI	48212	WAYNE	26163	Yes