



**Announcement 2023-02-14
FEMA Major Disaster Declaration
Update #1 for Georgia - 4685**

FEMA has issued a presidential disaster declaration update for **Georgia - 4685 designating additional county 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 and end date of 01/12/2023**. 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 Georgia

FEMA Disaster ID: 4685

Declared: 01/16/2023, updated 02/10/2023

Incident Type: Severe Storms, Straight-line Winds, and Tornadoes

Incident Period: 01/12/2023

Counties Eligible for Individual Assistance as of 02/10/2023:		Butts, Henry, Jasper, Meriwether, Newton, Pike, Spalding, Troup			
City	State	Zip Code	County	FIPS	Individual
JENKINSBURG	GA	30234	BUTTS	13035	YES
FLOVILLA	GA	30216	BUTTS	13035	YES
JACKSON	GA	30233	BUTTS	13035	YES
HAMPTON	GA	30228	HENRY	13151	YES
LOCUST GROVE	GA	30248	HENRY	13151	YES
STOCKBRIDGE	GA	30281	HENRY	13151	YES
MCDONOUGH	GA	30252	HENRY	13151	YES
MCDONOUGH	GA	30253	HENRY	13151	YES
NEWBORN	GA	30056	JASPER	13159	YES
MANSFIELD	GA	30055	JASPER	13159	YES
SHADY DALE	GA	31085	JASPER	13159	YES
MONTICELLO	GA	31064	JASPER	13159	YES
HILLSBORO	GA	31038	JASPER	13159	YES
LUTHERSVILLE	GA	30251	MERIWETHER	13199	YES
WOODBURY	GA	30293	MERIWETHER	13199	YES
GRANTVILLE	GA	30220	MERIWETHER	13199	YES
MANCHESTER	GA	31816	MERIWETHER	13199	YES
WARM SPRINGS	GA	31830	MERIWETHER	13199	YES
GAY	GA	30218	MERIWETHER	13199	YES
GREENVILLE	GA	30222	MERIWETHER	13199	YES
PORTERDALE	GA	30070	NEWTON	13217	YES
COVINGTON	GA	30016	NEWTON	13217	YES
OXFORD	GA	30054	NEWTON	13217	YES
COVINGTON	GA	30014	NEWTON	13217	YES
COVINGTON	GA	30015	NEWTON	13217	YES
MEANSVILLE	GA	30256	PIKE	13231	YES

ZEBULON	GA	30295	PIKE	13231	YES
WILLIAMSON	GA	30292	PIKE	13231	YES
CONCORD	GA	30206	PIKE	13231	YES
MOLENA	GA	30258	PIKE	13231	YES
EXPERIMENT	GA	30212	SPALDING	13255	YES
GRIFFIN	GA	30223	SPALDING	13255	YES
SUNNY SIDE	GA	30284	SPALDING	13255	YES
ORCHARD HILL	GA	30266	SPALDING	13255	YES
BROOKS	GA	30205	SPALDING	13255	YES
GRIFFIN	GA	30224	SPALDING	13255	YES
LAGRANGE	GA	30240	TROUP	13285	YES
LAGRANGE	GA	30261	TROUP	13285	YES
HOGANSVILLE	GA	30230	TROUP	13285	YES
WEST POINT	GA	31833	TROUP	13285	YES
LAGRANGE	GA	30241	TROUP	13285	YES