



**Announcement 2023-02-07
FEMA Major Disaster Declaration
Update #3 for Alabama - 4684**

FEMA has issued a presidential disaster declaration **update for Alabama - 4684** designating additional counties 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 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



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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 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 Alabama

FEMA Disaster ID: 4684

Declared: 01/15/2023, updated 01/19/2023, updated 01/26/2023
, updated 02/03/2023

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

Incident Period: 01/12/2023

Counties Eligible for Individual Assistance as of 02/03/2023:		Autauga, Coosa, Dallas, Elmore, Greene, Hale, Mobile, Morgan, Sumter, Tallapoosa			
City	State	Zip Code	County	FIPS	Individual
MARBURY	AL	36051	AUTAUGA	1001	YES
PRATTVILLE	AL	36066	AUTAUGA	1001	YES
PRATTVILLE	AL	36068	AUTAUGA	1001	YES
BOOTH	AL	36008	AUTAUGA	1001	YES
PRATTVILLE	AL	36067	AUTAUGA	1001	YES
BILLINGSLEY	AL	36006	AUTAUGA	1001	YES
AUTAUGAVILLE	AL	36003	AUTAUGA	1001	YES
WEOGUFKA	AL	35183	COOSA	1037	YES
KELLYTON	AL	35089	COOSA	1037	YES
ROCKFORD	AL	35136	COOSA	1037	YES
GOODWATER	AL	35072	COOSA	1037	YES
EQUALITY	AL	36026	COOSA	1037	YES
JONES	AL	36749	DALLAS	1047	YES
SAFFORD	AL	36773	DALLAS	1047	YES
SELMA	AL	36702	DALLAS	1047	YES
SELMA	AL	36703	DALLAS	1047	YES
PLANTERSVILLE	AL	36758	DALLAS	1047	YES
ORRVILLE	AL	36767	DALLAS	1047	YES
SELMA	AL	36701	DALLAS	1047	YES
MARION JUNCTION	AL	36759	DALLAS	1047	YES
SARDIS	AL	36775	DALLAS	1047	YES
MINTER	AL	36761	DALLAS	1047	YES
WETUMPKA	AL	36092	ELMORE	1051	YES
COOSADA	AL	36020	ELMORE	1051	YES
TITUS	AL	36080	ELMORE	1051	YES
ECLECTIC	AL	36024	ELMORE	1051	YES

ELMORE	AL	36025	ELMORE	1051	YES
WETUMPKA	AL	36093	ELMORE	1051	YES
DEATSVILLE	AL	36022	ELMORE	1051	YES
MILLBROOK	AL	36054	ELMORE	1051	YES
TALLASSEE	AL	36078	ELMORE	1051	YES
KENT	AL	36045	ELMORE	1051	YES
KNOXVILLE	AL	35469	GREENE	1063	YES
BOLIGEE	AL	35443	GREENE	1063	YES
FORKLAND	AL	36740	GREENE	1063	YES
WEST GREENE	AL	35491	GREENE	1063	YES
CLINTON	AL	35448	GREENE	1063	YES
EUTAW	AL	35462	GREENE	1063	YES
GREENSBORO	AL	36744	HALE	1065	YES
AKRON	AL	35441	HALE	1065	YES
SAWYERVILLE	AL	36776	HALE	1065	YES
NEWBERN	AL	36765	HALE	1065	YES
MOUNDVILLE	AL	35474	HALE	1065	YES
MOBILE	AL	36607	MOBILE	1097	YES
MOBILE	AL	36641	MOBILE	1097	YES
MOBILE	AL	36652	MOBILE	1097	YES
SAINT ELMO	AL	36568	MOBILE	1097	YES
MOBILE	AL	36621	MOBILE	1097	YES
WILMER	AL	36587	MOBILE	1097	YES
EIGHT MILE	AL	36613	MOBILE	1097	YES
MOBILE	AL	36615	MOBILE	1097	YES
MOBILE	AL	36616	MOBILE	1097	YES
MOBILE	AL	36617	MOBILE	1097	YES
MOBILE	AL	36689	MOBILE	1097	YES
MOBILE	AL	36695	MOBILE	1097	YES
CODEN	AL	36523	MOBILE	1097	YES
SEMMES	AL	36575	MOBILE	1097	YES
THEODORE	AL	36582	MOBILE	1097	YES
MOBILE	AL	36690	MOBILE	1097	YES
MOBILE	AL	36675	MOBILE	1097	YES
MOBILE	AL	36618	MOBILE	1097	YES
MOBILE	AL	36619	MOBILE	1097	YES
MOBILE	AL	36670	MOBILE	1097	YES
MOUNT VERNON	AL	36560	MOBILE	1097	YES
MOBILE	AL	36606	MOBILE	1097	YES
MOBILE	AL	36611	MOBILE	1097	YES
MOBILE	AL	36612	MOBILE	1097	YES
MOBILE	AL	36633	MOBILE	1097	YES
MOBILE	AL	36640	MOBILE	1097	YES
MOBILE	AL	36671	MOBILE	1097	YES
CHUNCHULA	AL	36521	MOBILE	1097	YES
GRAND BAY	AL	36541	MOBILE	1097	YES
SARALAND	AL	36571	MOBILE	1097	YES

AXIS	AL	36505	MOBILE	1097	YES
MOBILE	AL	36602	MOBILE	1097	YES
MOBILE	AL	36691	MOBILE	1097	YES
DAUPHIN ISLAND	AL	36528	MOBILE	1097	YES
SATSUMA	AL	36572	MOBILE	1097	YES
MOBILE	AL	36625	MOBILE	1097	YES
BAYOU LA BATRE	AL	36509	MOBILE	1097	YES
THEODORE	AL	36590	MOBILE	1097	YES
MOBILE	AL	36603	MOBILE	1097	YES
MOBILE	AL	36609	MOBILE	1097	YES
MOBILE	AL	36610	MOBILE	1097	YES
MOBILE	AL	36685	MOBILE	1097	YES
CITRONELLE	AL	36522	MOBILE	1097	YES
MOBILE	AL	36601	MOBILE	1097	YES
MOBILE	AL	36663	MOBILE	1097	YES
MOBILE	AL	36693	MOBILE	1097	YES
BUCKS	AL	36512	MOBILE	1097	YES
MOBILE	AL	36644	MOBILE	1097	YES
MOBILE	AL	36688	MOBILE	1097	YES
MOBILE	AL	36608	MOBILE	1097	YES
MOBILE	AL	36660	MOBILE	1097	YES
CREOLA	AL	36525	MOBILE	1097	YES
IRVINGTON	AL	36544	MOBILE	1097	YES
MOBILE	AL	36628	MOBILE	1097	YES
MOBILE	AL	36622	MOBILE	1097	YES
MOBILE	AL	36630	MOBILE	1097	YES
MOBILE	AL	36604	MOBILE	1097	YES
MOBILE	AL	36605	MOBILE	1097	YES
DECATUR	AL	35602	MORGAN	1103	YES
LACEYS SPRING	AL	35754	MORGAN	1103	YES
DECATUR	AL	35603	MORGAN	1103	YES
DECATUR	AL	35699	MORGAN	1103	YES
EVA	AL	35621	MORGAN	1103	YES
FALKVILLE	AL	35622	MORGAN	1103	YES
SOMERVILLE	AL	35670	MORGAN	1103	YES
HARTSELLE	AL	35640	MORGAN	1103	YES
VALHERMOSO SPRINGS	AL	35775	MORGAN	1103	YES
DECATUR	AL	35609	MORGAN	1103	YES
DECATUR	AL	35601	MORGAN	1103	YES
EPES	AL	35460	SUMTER	1119	YES
EMELLE	AL	35459	SUMTER	1119	YES
GAINESVILLE	AL	35464	SUMTER	1119	YES
CUBA	AL	36907	SUMTER	1119	YES
YORK	AL	36925	SUMTER	1119	YES
PANOLA	AL	35477	SUMTER	1119	YES
BELLAMY	AL	36901	SUMTER	1119	YES

LIVINGSTON	AL	35470	SUMTER	1119	YES
JACKSONS GAP	AL	36861	TALLAPOOSA	1123	YES
DAVISTON	AL	36256	TALLAPOOSA	1123	YES
ALEXANDER CITY	AL	35010	TALLAPOOSA	1123	YES
CAMP HILL	AL	36850	TALLAPOOSA	1123	YES
DADEVILLE	AL	36853	TALLAPOOSA	1123	YES
ALEXANDER CITY	AL	35011	TALLAPOOSA	1123	YES
EAST TALLASSEE	AL	36023	TALLAPOOSA	1123	YES