



**Announcement 2022-07-28  
FEMA Major Disaster Declaration  
Update #1 for New Mexico - 4652**

FEMA has issued a presidential disaster declaration **update for New Mexico - 4652, announcing an incident period end date of 07/23/2022.**

**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 date of 04/05/2022 to the incident end date of 07/23/2022.** 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 and Jumbo</b>	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 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 New Mexico**

FEMA Disaster ID: 4652

Declared: 05/04/2022, updated 07/27/2022

Incident Type: Wildfires and Straight-line Winds

Incident Period: 04/05/2022 - 07/23/2022

Counties Eligible for Individual Assistance as of 07/27/2022:		Colfax, Lincoln, Mora, San Miguel, Valencia			
City	State	Zip Code	County	FIPS	Individual
UTE PARK	NM	87749	COLFAX	35007	YES
RATON	NM	87740	COLFAX	35007	YES
ANGEL FIRE	NM	87710	COLFAX	35007	YES
MIAMI	NM	87729	COLFAX	35007	YES
EAGLE NEST	NM	87718	COLFAX	35007	YES
MAXWELL	NM	87728	COLFAX	35007	YES
CIMARRON	NM	87714	COLFAX	35007	YES
SPRINGER	NM	87747	COLFAX	35007	YES
HONDO	NM	88336	LINCOLN	35027	YES
FORT STANTON	NM	88323	LINCOLN	35027	YES
ALTO	NM	88312	LINCOLN	35027	YES
TINNIE	NM	88351	LINCOLN	35027	YES
RUIDOSO DOWNS	NM	88346	LINCOLN	35027	YES
RUIDOSO	NM	88345	LINCOLN	35027	YES
CAPITAN	NM	88316	LINCOLN	35027	YES
CARRIZOZO	NM	88301	LINCOLN	35027	YES
SAN PATRICIO	NM	88348	LINCOLN	35027	YES
RUIDOSO	NM	88355	LINCOLN	35027	YES
LINCOLN	NM	88338	LINCOLN	35027	YES
GLENCOE	NM	88324	LINCOLN	35027	YES
PICACHO	NM	88343	LINCOLN	35027	YES
NOGAL	NM	88341	LINCOLN	35027	YES
CORONA	NM	88318	LINCOLN	35027	YES
GUADALUPITA	NM	87722	MORA	35033	YES
HOLMAN	NM	87723	MORA	35033	YES
OCATE	NM	87734	MORA	35033	YES

MORA	NM	87732	MORA	35033	YES
WATROUS	NM	87753	MORA	35033	YES
RAINSVILLE	NM	87736	MORA	35033	YES
OJO FELIZ	NM	87735	MORA	35033	YES
WAGON MOUND	NM	87752	MORA	35033	YES
VALMORA	NM	87750	MORA	35033	YES
BUENA VISTA	NM	87712	MORA	35033	YES
CHACON	NM	87713	MORA	35033	YES
CLEVELAND	NM	87715	MORA	35033	YES
SAN JOSE	NM	87565	SAN MIGUEL	35047	YES
SERAFINA	NM	87569	SAN MIGUEL	35047	YES
TREMENTINA	NM	88439	SAN MIGUEL	35047	YES
SAPELLO	NM	87745	SAN MIGUEL	35047	YES
MONTEZUMA	NM	87731	SAN MIGUEL	35047	YES
RIBERA	NM	87560	SAN MIGUEL	35047	YES
ILFELD	NM	87538	SAN MIGUEL	35047	YES
VILLANUEVA	NM	87583	SAN MIGUEL	35047	YES
PECOS	NM	87552	SAN MIGUEL	35047	YES
LAS VEGAS	NM	87701	SAN MIGUEL	35047	YES
TERERRO	NM	87573	SAN MIGUEL	35047	YES
GARITA	NM	88421	SAN MIGUEL	35047	YES
CONCHAS DAM	NM	88416	SAN MIGUEL	35047	YES
ROCIADA	NM	87742	SAN MIGUEL	35047	YES
ROWE	NM	87562	SAN MIGUEL	35047	YES
BELEN	NM	87002	VALENCIA	35061	YES
JARALES	NM	87023	VALENCIA	35061	YES
BOSQUE FARMS	NM	87068	VALENCIA	35061	YES
TOME	NM	87060	VALENCIA	35061	YES
PERALTA	NM	87042	VALENCIA	35061	YES
LOS LUNAS	NM	87031	VALENCIA	35061	YES