



**Announcement 2021-12-22
FEMA Major Disaster Declaration
for Alabama - 4632**

FEMA has issued a presidential disaster declaration for **Alabama - 4632** designating 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 date of 10/06/2021 to the incident end date of 10/07/2021**. 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 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 Alabama

FEMA Disaster ID: 4632

Declared: 12/21/2021

Incident Type: Severe Storms and Flooding

Incident Period: 10/06/2021 - 10/07/2021

Counties Eligible for Individual Assistance as of 12/21/2021:		Jefferson, Shelby			
City	State	Zip Code	County	FIPS	Individual
BESSEMER	AL	35022	JEFFERSON	1073	YES
BIRMINGHAM	AL	35221	JEFFERSON	1073	YES
BIRMINGHAM	AL	35283	JEFFERSON	1073	YES
CLAY	AL	35048	JEFFERSON	1073	YES
LEEDS	AL	35094	JEFFERSON	1073	YES
PINSON	AL	35126	JEFFERSON	1073	YES
PLEASANT GROVE	AL	35127	JEFFERSON	1073	YES
WARRIOR	AL	35180	JEFFERSON	1073	YES
BIRMINGHAM	AL	35210	JEFFERSON	1073	YES
BIRMINGHAM	AL	35218	JEFFERSON	1073	YES
BIRMINGHAM	AL	35228	JEFFERSON	1073	YES
BIRMINGHAM	AL	35232	JEFFERSON	1073	YES
BIRMINGHAM	AL	35266	JEFFERSON	1073	YES
BIRMINGHAM	AL	35219	JEFFERSON	1073	YES
BIRMINGHAM	AL	35222	JEFFERSON	1073	YES
KIMBERLY	AL	35091	JEFFERSON	1073	YES
MORRIS	AL	35116	JEFFERSON	1073	YES
TRUSSVILLE	AL	35173	JEFFERSON	1073	YES
BIRMINGHAM	AL	35205	JEFFERSON	1073	YES
BIRMINGHAM	AL	35214	JEFFERSON	1073	YES
BIRMINGHAM	AL	35215	JEFFERSON	1073	YES
BIRMINGHAM	AL	35217	JEFFERSON	1073	YES
BIRMINGHAM	AL	35260	JEFFERSON	1073	YES
BIRMINGHAM	AL	35254	JEFFERSON	1073	YES
BIRMINGHAM	AL	35240	JEFFERSON	1073	YES
BIRMINGHAM	AL	35297	JEFFERSON	1073	YES

BIRMINGHAM	AL	35285	JEFFERSON	1073	YES
BIRMINGHAM	AL	35292	JEFFERSON	1073	YES
BIRMINGHAM	AL	35249	JEFFERSON	1073	YES
BIRMINGHAM	AL	35299	JEFFERSON	1073	YES
BIRMINGHAM	AL	35294	JEFFERSON	1073	YES
BESSEMER	AL	35020	JEFFERSON	1073	YES
BROOKSIDE	AL	35036	JEFFERSON	1073	YES
DOCENA	AL	35060	JEFFERSON	1073	YES
FULTONDALE	AL	35068	JEFFERSON	1073	YES
PALMERDALE	AL	35123	JEFFERSON	1073	YES
SAYRE	AL	35139	JEFFERSON	1073	YES
BIRMINGHAM	AL	35206	JEFFERSON	1073	YES
BIRMINGHAM	AL	35231	JEFFERSON	1073	YES
BIRMINGHAM	AL	35233	JEFFERSON	1073	YES
BIRMINGHAM	AL	35236	JEFFERSON	1073	YES
BIRMINGHAM	AL	35237	JEFFERSON	1073	YES
BIRMINGHAM	AL	35243	JEFFERSON	1073	YES
BIRMINGHAM	AL	35259	JEFFERSON	1073	YES
BIRMINGHAM	AL	35261	JEFFERSON	1073	YES
BIRMINGHAM	AL	35282	JEFFERSON	1073	YES
BIRMINGHAM	AL	35280	JEFFERSON	1073	YES
CARDIFF	AL	35041	JEFFERSON	1073	YES
BIRMINGHAM	AL	35288	JEFFERSON	1073	YES
BIRMINGHAM	AL	35230	JEFFERSON	1073	YES
BIRMINGHAM	AL	35296	JEFFERSON	1073	YES
BIRMINGHAM	AL	35229	JEFFERSON	1073	YES
BIRMINGHAM	AL	35281	JEFFERSON	1073	YES
ADAMSVILLE	AL	35005	JEFFERSON	1073	YES
DOLOMITE	AL	35061	JEFFERSON	1073	YES
SHANNON	AL	35142	JEFFERSON	1073	YES
BIRMINGHAM	AL	35201	JEFFERSON	1073	YES
BIRMINGHAM	AL	35207	JEFFERSON	1073	YES
BIRMINGHAM	AL	35209	JEFFERSON	1073	YES
BIRMINGHAM	AL	35224	JEFFERSON	1073	YES
BIRMINGHAM	AL	35234	JEFFERSON	1073	YES
BIRMINGHAM	AL	35245	JEFFERSON	1073	YES
BIRMINGHAM	AL	35290	JEFFERSON	1073	YES
BIRMINGHAM	AL	35279	JEFFERSON	1073	YES
ADGER	AL	35006	JEFFERSON	1073	YES
ALTON	AL	35015	JEFFERSON	1073	YES
GRAYSVILLE	AL	35073	JEFFERSON	1073	YES
MULGA	AL	35118	JEFFERSON	1073	YES
BIRMINGHAM	AL	35204	JEFFERSON	1073	YES
BIRMINGHAM	AL	35208	JEFFERSON	1073	YES
BIRMINGHAM	AL	35213	JEFFERSON	1073	YES
BIRMINGHAM	AL	35216	JEFFERSON	1073	YES

BIRMINGHAM	AL	35253	JEFFERSON	1073	YES
BIRMINGHAM	AL	35298	JEFFERSON	1073	YES
BIRMINGHAM	AL	35278	JEFFERSON	1073	YES
BIRMINGHAM	AL	35246	JEFFERSON	1073	YES
BESSEMER	AL	35021	JEFFERSON	1073	YES
BIRMINGHAM	AL	35223	JEFFERSON	1073	YES
WATSON	AL	35181	JEFFERSON	1073	YES
BIRMINGHAM	AL	35203	JEFFERSON	1073	YES
BIRMINGHAM	AL	35235	JEFFERSON	1073	YES
BIRMINGHAM	AL	35295	JEFFERSON	1073	YES
BIRMINGHAM	AL	35277	JEFFERSON	1073	YES
BIRMINGHAM	AL	35289	JEFFERSON	1073	YES
BESSEMER	AL	35023	JEFFERSON	1073	YES
FAIRFIELD	AL	35064	JEFFERSON	1073	YES
GARDENDALE	AL	35071	JEFFERSON	1073	YES
MOUNT OLIVE	AL	35117	JEFFERSON	1073	YES
BIRMINGHAM	AL	35211	JEFFERSON	1073	YES
BIRMINGHAM	AL	35212	JEFFERSON	1073	YES
BIRMINGHAM	AL	35263	JEFFERSON	1073	YES
BIRMINGHAM	AL	35287	JEFFERSON	1073	YES
BIRMINGHAM	AL	35220	JEFFERSON	1073	YES
DORA	AL	35062	JEFFERSON	1073	YES
NEW CASTLE	AL	35119	JEFFERSON	1073	YES
BIRMINGHAM	AL	35202	JEFFERSON	1073	YES
BIRMINGHAM	AL	35226	JEFFERSON	1073	YES
BIRMINGHAM	AL	35244	JEFFERSON	1073	YES
BIRMINGHAM	AL	35255	JEFFERSON	1073	YES
BIRMINGHAM	AL	35225	JEFFERSON	1073	YES
BIRMINGHAM	AL	35286	JEFFERSON	1073	YES
BIRMINGHAM	AL	35291	JEFFERSON	1073	YES
BIRMINGHAM	AL	35293	JEFFERSON	1073	YES
MONTEVALLO	AL	35115	SHELBY	1117	YES
SAGINAW	AL	35137	SHELBY	1117	YES
WILTON	AL	35187	SHELBY	1117	YES
ALABASTER	AL	35114	SHELBY	1117	YES
CHELSEA	AL	35043	SHELBY	1117	YES
SILURIA	AL	35144	SHELBY	1117	YES
STERRETT	AL	35147	SHELBY	1117	YES
BIRMINGHAM	AL	35242	SHELBY	1117	YES
COLUMBIANA	AL	35051	SHELBY	1117	YES
SHELBY	AL	35143	SHELBY	1117	YES
VINCENT	AL	35178	SHELBY	1117	YES
VANDIVER	AL	35176	SHELBY	1117	YES
ALABASTER	AL	35007	SHELBY	1117	YES
HARPERVILLE	AL	35078	SHELBY	1117	YES
HELENA	AL	35080	SHELBY	1117	YES
PELHAM	AL	35124	SHELBY	1117	YES

WESTOVER	AL	35185	SHELBY	1117	YES
BIRMINGHAM	AL	35238	SHELBY	1117	YES
CALERA	AL	35040	SHELBY	1117	YES
WILSONVILLE	AL	35186	SHELBY	1117	YES