



**Announcement 2021-12-13  
FEMA Major Disaster Declaration  
for Kentucky - 4630**

FEMA has issued a presidential disaster declaration for **Kentucky - 4630** 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 12/10/2021 and continuing**. 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 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 Kentucky**

**FEMA Disaster ID: 4630**

**Declared: 12/12/2021**

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

**Incident Period: 12/10/2021 and continuing**

Counties Eligible for Individual Assistance as of 12/12/2021:		Caldwell, Fulton, Graves, Hopkins, Marshall, Muhlenberg, Taylor, and Warren			
City	State	Zip Code	County	FIPS	Individual
PRINCETON	KY	42445	CALDWELL	21033	YES
FREDONIA	KY	42411	CALDWELL	21033	YES
FULTON	KY	42041	FULTON	21075	YES
HICKMAN	KY	42050	FULTON	21075	YES
BOAZ	KY	42027	GRAVES	21083	YES
WATER VALLEY	KY	42085	GRAVES	21083	YES
MELBER	KY	42069	GRAVES	21083	YES
LOWES	KY	42061	GRAVES	21083	YES
SYMSONIA	KY	42082	GRAVES	21083	YES
FANCY FARM	KY	42039	GRAVES	21083	YES
HICKORY	KY	42051	GRAVES	21083	YES
LYNNVILLE	KY	42063	GRAVES	21083	YES
WINGO	KY	42088	GRAVES	21083	YES
FARMINGTON	KY	42040	GRAVES	21083	YES
MAYFIELD	KY	42066	GRAVES	21083	YES
SEDALIA	KY	42079	GRAVES	21083	YES
DAWSON SPRINGS	KY	42408	HOPKINS	21107	YES
HANSON	KY	42413	HOPKINS	21107	YES
MORTONS GAP	KY	42440	HOPKINS	21107	YES
MANITOU	KY	42436	HOPKINS	21107	YES
EARLINGTON	KY	42410	HOPKINS	21107	YES
NEBO	KY	42441	HOPKINS	21107	YES
NORTONVILLE	KY	42442	HOPKINS	21107	YES
SAINT CHARLES	KY	42453	HOPKINS	21107	YES
MADISONVILLE	KY	42431	HOPKINS	21107	YES
WHITE PLAINS	KY	42464	HOPKINS	21107	YES

BENTON	KY	42025	MARSHALL	21157	YES
CALVERT CITY	KY	42029	MARSHALL	21157	YES
GILBERTSVILLE	KY	42044	MARSHALL	21157	YES
HARDIN	KY	42048	MARSHALL	21157	YES
CENTRAL CITY	KY	42330	MUHLENBERG	21177	YES
GREENVILLE	KY	42345	MUHLENBERG	21177	YES
DRAKESBORO	KY	42337	MUHLENBERG	21177	YES
BROWDER	KY	42326	MUHLENBERG	21177	YES
GRAHAM	KY	42344	MUHLENBERG	21177	YES
BREMEN	KY	42325	MUHLENBERG	21177	YES
BEECH CREEK	KY	42321	MUHLENBERG	21177	YES
POWDERLY	KY	42367	MUHLENBERG	21177	YES
CLEATON	KY	42332	MUHLENBERG	21177	YES
DUNMOR	KY	42339	MUHLENBERG	21177	YES
BEECHMONT	KY	42323	MUHLENBERG	21177	YES
BELTON	KY	42324	MUHLENBERG	21177	YES
SOUTH CARROLLTON	KY	42374	MUHLENBERG	21177	YES
CAMPBELLSVILLE	KY	42718	TAYLOR	21217	YES
ELK HORN	KY	42733	TAYLOR	21217	YES
MANNSVILLE	KY	42758	TAYLOR	21217	YES
CAMPBELLSVILLE	KY	42719	TAYLOR	21217	YES
BOWLING GREEN	KY	42101	WARREN	21227	YES
SMITHS GROVE	KY	42171	WARREN	21227	YES
WOODBURN	KY	42170	WARREN	21227	YES
BOWLING GREEN	KY	42102	WARREN	21227	YES
HADLEY	KY	42235	WARREN	21227	YES
RICHARDSVILLE	KY	42270	WARREN	21227	YES
BOWLING GREEN	KY	42103	WARREN	21227	YES
ROCKFIELD	KY	42274	WARREN	21227	YES
OAKLAND	KY	42159	WARREN	21227	YES
ALVATON	KY	42122	WARREN	21227	YES
BOWLING GREEN	KY	42104	WARREN	21227	YES
BOWLING GREEN	KY	42128	WARREN	21227	YES