



**Announcement 2021-01-04
FEMA Major Disaster Declaration
for Mississippi - 4576**

FEMA has issued a presidential disaster declaration for **Mississippi - 4576** designating counties as eligible for individual assistance.

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 **10/28/2020** to the incident end date of **10/29/2020**. 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	Exterior DAIR* + Condo Requirements	Exterior Dair* + Condo Requirements

Condo Requirements

Fannie Mae, Freddie Mac and Non-QM: 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 Mississippi

FEMA Disaster ID: 4576

Declared: 12/31/2020

Incident Type: Hurricane Zeta

Incident Period: 10/28/2020 - 10/29/2020

Counties Eligible for Individual Assistance as of 12/31/2020:		George, Greene, Hancock, Harrison, Jackson, Stone			
City	State	Zip Code	County	FIPS	Individual
LUCEDALE	MS	39452	GEORGE	28039	YES
NEELY	MS	39461	GREENE	28041	YES
MC LAIN	MS	39456	GREENE	28041	YES
LEAKESVILLE	MS	39451	GREENE	28041	YES
STATE LINE	MS	39362	GREENE	28041	YES
STENNIS SPACE CENTER	MS	39529	HANCOCK	28045	YES
PEARLINGTON	MS	39572	HANCOCK	28045	YES
WAVELAND	MS	39576	HANCOCK	28045	YES
DIAMONDHEAD	MS	39525	HANCOCK	28045	YES
KILN	MS	39556	HANCOCK	28045	YES
LAKESHORE	MS	39558	HANCOCK	28045	YES
STENNIS SPACE CENTER	MS	39522	HANCOCK	28045	YES
BAY SAINT LOUIS	MS	39520	HANCOCK	28045	YES
BAY SAINT LOUIS	MS	39521	HANCOCK	28045	YES
GULFPORT	MS	39503	HARRISON	28047	YES
SAUCIER	MS	39574	HARRISON	28047	YES
DIBERVILLE	MS	39540	HARRISON	28047	YES
GULFPORT	MS	39505	HARRISON	28047	YES
BILOXI	MS	39535	HARRISON	28047	YES
PASS CHRISTIAN	MS	39571	HARRISON	28047	YES
GULFPORT	MS	39501	HARRISON	28047	YES
BILOXI	MS	39531	HARRISON	28047	YES
BILOXI	MS	39530	HARRISON	28047	YES
BILOXI	MS	39533	HARRISON	28047	YES
BILOXI	MS	39534	HARRISON	28047	YES

LONG BEACH	MS	39560	HARRISON	28047	YES
GULFPORT	MS	39507	HARRISON	28047	YES
GULFPORT	MS	39502	HARRISON	28047	YES
BILOXI	MS	39532	HARRISON	28047	YES
GULFPORT	MS	39506	HARRISON	28047	YES
PASCAGOULA	MS	39595	JACKSON	28059	YES
HURLEY	MS	39555	JACKSON	28059	YES
GAUTIER	MS	39553	JACKSON	28059	YES
PASCAGOULA	MS	39567	JACKSON	28059	YES
OCEAN SPRINGS	MS	39566	JACKSON	28059	YES
MOSS POINT	MS	39562	JACKSON	28059	YES
OCEAN SPRINGS	MS	39564	JACKSON	28059	YES
MOSS POINT	MS	39563	JACKSON	28059	YES
PASCAGOULA	MS	39568	JACKSON	28059	YES
VANCLEAVE	MS	39565	JACKSON	28059	YES
PASCAGOULA	MS	39569	JACKSON	28059	YES
PASCAGOULA	MS	39581	JACKSON	28059	YES
ESCATAWPA	MS	39552	JACKSON	28059	YES
WIGGINS	MS	39577	STONE	28131	YES
PERKINSTON	MS	39573	STONE	28131	YES
MC HENRY	MS	39561	STONE	28131	YES