



**Announcement 2021-09-09
FEMA Major Disaster Declaration
for North Carolina - 4617**

FEMA has issued a presidential disaster declaration for **North Carolina - 4617** 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 08/16/2021 to the incident end date of 08/18/2021**. 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	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 North Carolina

FEMA Disaster ID: 4617

Declared: 09/08/2021

Incident Type: Remnants of Tropical Storm Fred

Incident Period: 08/16/2021 - 08/18/2021

Counties Eligible for Individual Assistance as of 09/08/2021:			Buncombe, Haywood and Transylvania		
City	State	Zip Code	County	FIPS	Individual
ASHEVILLE	NC	28805	BUNCOMBE	37021	YES
SWANNANOVA	NC	28778	BUNCOMBE	37021	YES
FAIRVIEW	NC	28730	BUNCOMBE	37021	YES
SKYLAND	NC	28776	BUNCOMBE	37021	YES
ASHEVILLE	NC	28815	BUNCOMBE	37021	YES
BARNARDSVILLE	NC	28709	BUNCOMBE	37021	YES
LEICESTER	NC	28748	BUNCOMBE	37021	YES
ENKA	NC	28728	BUNCOMBE	37021	YES
ASHEVILLE	NC	28803	BUNCOMBE	37021	YES
ASHEVILLE	NC	28814	BUNCOMBE	37021	YES
ASHEVILLE	NC	28813	BUNCOMBE	37021	YES
ASHEVILLE	NC	28802	BUNCOMBE	37021	YES
WEAVERVILLE	NC	28787	BUNCOMBE	37021	YES
BLACK MOUNTAIN	NC	28711	BUNCOMBE	37021	YES
ASHEVILLE	NC	28810	BUNCOMBE	37021	YES
ASHEVILLE	NC	28801	BUNCOMBE	37021	YES
RIDGECREST	NC	28770	BUNCOMBE	37021	YES
ARDEN	NC	28704	BUNCOMBE	37021	YES
ALEXANDER	NC	28701	BUNCOMBE	37021	YES
CANDLER	NC	28715	BUNCOMBE	37021	YES
MONTREAT	NC	28757	BUNCOMBE	37021	YES
ASHEVILLE	NC	28816	BUNCOMBE	37021	YES
ASHEVILLE	NC	28806	BUNCOMBE	37021	YES
ASHEVILLE	NC	28804	BUNCOMBE	37021	YES
CLYDE	NC	28721	HAYWOOD	37087	YES
LAKE JUNALUSKA	NC	28745	HAYWOOD	37087	YES

WAYNESVILLE	NC	28785	HAYWOOD	37087	YES
WAYNESVILLE	NC	28786	HAYWOOD	37087	YES
MAGGIE VALLEY	NC	28751	HAYWOOD	37087	YES
HAZELWOOD	NC	28738	HAYWOOD	37087	YES
CANTON	NC	28716	HAYWOOD	37087	YES
CEDAR MOUNTAIN	NC	28718	TRANSYLVANIA	37175	YES
ROSMAN	NC	28772	TRANSYLVANIA	37175	YES
PISGAH FOREST	NC	28768	TRANSYLVANIA	37175	YES
BALSAM GROVE	NC	28708	TRANSYLVANIA	37175	YES
PENROSE	NC	28766	TRANSYLVANIA	37175	YES
LAKE TOXAWAY	NC	28747	TRANSYLVANIA	37175	YES
BREVARD	NC	28712	TRANSYLVANIA	37175	YES