



**Announcement 2022-07-05
FEMA Major Disaster Declaration
for Oklahoma - 4657**

FEMA has issued a presidential disaster declaration for **Oklahoma - 4657** 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 05/05/2022 to the incident end date of 05/08/2022**. 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
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 Oklahoma

FEMA Disaster ID: 4657

Declared: 06/29/2022

Incident Type: Severe storms, tornadoes, and flooding

Incident Period: 05/02/2022 - 05/08/2022

Counties Eligible for Individual Assistance as of 06/29/2022:		Adair, Cherokee, Muskogee, Okmulgee, Pottawatomie, Seminole, Tulsa			
City	State	Zip Code	County	FIPS	Individual
WATTS	OK	74964	ADAIR	40001	YES
WESTVILLE	OK	74965	ADAIR	40001	YES
STILWELL	OK	74960	ADAIR	40001	YES
BUNCH	OK	74931	ADAIR	40001	YES
PROCTOR	OK	74457	ADAIR	40001	YES
MOODYS	OK	74444	CHEROKEE	40021	YES
WELLING	OK	74471	CHEROKEE	40021	YES
HULBERT	OK	74441	CHEROKEE	40021	YES
PARK HILL	OK	74451	CHEROKEE	40021	YES
TAHLEQUAH	OK	74465	CHEROKEE	40021	YES
TAHLEQUAH	OK	74464	CHEROKEE	40021	YES
COOKSON	OK	74427	CHEROKEE	40021	YES
PEGGS	OK	74452	CHEROKEE	40021	YES
HASKELL	OK	74436	MUSKOGEE	40101	YES
OKTAHA	OK	74450	MUSKOGEE	40101	YES
BRAGGS	OK	74423	MUSKOGEE	40101	YES
WAINWRIGHT	OK	74468	MUSKOGEE	40101	YES
MUSKOGEE	OK	74403	MUSKOGEE	40101	YES
MUSKOGEE	OK	74402	MUSKOGEE	40101	YES
MUSKOGEE	OK	74401	MUSKOGEE	40101	YES
WARNER	OK	74469	MUSKOGEE	40101	YES
FORT GIBSON	OK	74434	MUSKOGEE	40101	YES
WEBBERS FALLS	OK	74470	MUSKOGEE	40101	YES
BRAGGS	OK	74439	MUSKOGEE	40101	YES
PORUM	OK	74455	MUSKOGEE	40101	YES
BOYNTON	OK	74422	MUSKOGEE	40101	YES

TAFT	OK	74463	MUSKOGEE	40101	YES
DEWAR	OK	74431	OKMULGEE	40111	YES
SCHULTER	OK	74460	OKMULGEE	40111	YES
MOUNDS	OK	74047	OKMULGEE	40111	YES
PRESTON	OK	74456	OKMULGEE	40111	YES
HENRYETTA	OK	74437	OKMULGEE	40111	YES
OKMULGEE	OK	74447	OKMULGEE	40111	YES
MORRIS	OK	74445	OKMULGEE	40111	YES
BEGGS	OK	74421	OKMULGEE	40111	YES
ASHER	OK	74826	POTTAWATOMIE	40125	YES
MACOMB	OK	74852	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74801	POTTAWATOMIE	40125	YES
EARLSBORO	OK	74840	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74802	POTTAWATOMIE	40125	YES
SHAWNEE	OK	74804	POTTAWATOMIE	40125	YES
WANETTE	OK	74878	POTTAWATOMIE	40125	YES
SAINT LOUIS	OK	74866	POTTAWATOMIE	40125	YES
MCCLOUD	OK	74851	POTTAWATOMIE	40125	YES
TECUMSEH	OK	74873	POTTAWATOMIE	40125	YES
MAUD	OK	74854	POTTAWATOMIE	40125	YES
KONAWA	OK	74849	SEMINOLE	40133	YES
WEWOKA	OK	74884	SEMINOLE	40133	YES
SEMINOLE	OK	74818	SEMINOLE	40133	YES
CROMWELL	OK	74837	SEMINOLE	40133	YES
SEMINOLE	OK	74868	SEMINOLE	40133	YES
SASAKWA	OK	74867	SEMINOLE	40133	YES
BOWLEGS	OK	74830	SEMINOLE	40133	YES
TULSA	OK	74128	TULSA	40143	YES
TULSA	OK	74132	TULSA	40143	YES
TULSA	OK	74169	TULSA	40143	YES
TULSA	OK	74186	TULSA	40143	YES
TULSA	OK	74182	TULSA	40143	YES
BROKEN ARROW	OK	74013	TULSA	40143	YES
TULSA	OK	74101	TULSA	40143	YES
TULSA	OK	74105	TULSA	40143	YES
TULSA	OK	74129	TULSA	40143	YES
TULSA	OK	74146	TULSA	40143	YES
TULSA	OK	74150	TULSA	40143	YES
TULSA	OK	74156	TULSA	40143	YES
TULSA	OK	74194	TULSA	40143	YES
COLLINSVILLE	OK	74021	TULSA	40143	YES
GLENPOOL	OK	74033	TULSA	40143	YES
TULSA	OK	74103	TULSA	40143	YES
TULSA	OK	74108	TULSA	40143	YES
TULSA	OK	74121	TULSA	40143	YES
TULSA	OK	74126	TULSA	40143	YES
TULSA	OK	74133	TULSA	40143	YES

TULSA	OK	74148	TULSA	40143	YES
TULSA	OK	74187	TULSA	40143	YES
BIXBY	OK	74008	TULSA	40143	YES
TULSA	OK	74106	TULSA	40143	YES
TULSA	OK	74157	TULSA	40143	YES
TULSA	OK	74158	TULSA	40143	YES
TULSA	OK	74159	TULSA	40143	YES
JENKS	OK	74037	TULSA	40143	YES
OWASSO	OK	74055	TULSA	40143	YES
TULSA	OK	74104	TULSA	40143	YES
TULSA	OK	74119	TULSA	40143	YES
TULSA	OK	74130	TULSA	40143	YES
TULSA	OK	74134	TULSA	40143	YES
TULSA	OK	74136	TULSA	40143	YES
TULSA	OK	74149	TULSA	40143	YES
TULSA	OK	74192	TULSA	40143	YES
TULSA	OK	74171	TULSA	40143	YES
OAKHURST	OK	74050	TULSA	40143	YES
SAND SPRINGS	OK	74063	TULSA	40143	YES
TULSA	OK	74110	TULSA	40143	YES
TULSA	OK	74135	TULSA	40143	YES
TULSA	OK	74147	TULSA	40143	YES
TULSA	OK	74152	TULSA	40143	YES
TULSA	OK	74153	TULSA	40143	YES
TULSA	OK	74172	TULSA	40143	YES
TULSA	OK	74183	TULSA	40143	YES
BROKEN ARROW	OK	74012	TULSA	40143	YES
TULSA	OK	74114	TULSA	40143	YES
TULSA	OK	74115	TULSA	40143	YES
TULSA	OK	74127	TULSA	40143	YES
TULSA	OK	74145	TULSA	40143	YES
TULSA	OK	74155	TULSA	40143	YES
TULSA	OK	74170	TULSA	40143	YES
TULSA	OK	74141	TULSA	40143	YES
TULSA	OK	74184	TULSA	40143	YES
TULSA	OK	74193	TULSA	40143	YES
LEONARD	OK	74043	TULSA	40143	YES
TULSA	OK	74102	TULSA	40143	YES
TULSA	OK	74107	TULSA	40143	YES
TULSA	OK	74117	TULSA	40143	YES
TULSA	OK	74120	TULSA	40143	YES
TULSA	OK	74137	TULSA	40143	YES
TULSA	OK	74189	TULSA	40143	YES
SPERRY	OK	74073	TULSA	40143	YES
BROKEN ARROW	OK	74011	TULSA	40143	YES
TULSA	OK	74112	TULSA	40143	YES
TULSA	OK	74116	TULSA	40143	YES