



**Announcement 2020-09-16  
FEMA Major Disaster Declaration  
for Oregon - 4562**

FEMA has issued a presidential disaster declaration for **Oregon - 4562** 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 **September 7, 2020 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</b>	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 Oregon**

**FEMA Disaster ID: 4562**

**Declared: 09/15/2020**

**Incident Type: Wildfires and Straight-line Winds**

**Incident Period: 09/07/2020 and continuing**

Counties Eligible for Individual Assistance as of 09/15/2020:		Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion			
City	State	Zip Code	County	FIPS	Individual
WELCHES	OR	97067	CLACKAMAS	41005	YES
MOLALLA	OR	97038	CLACKAMAS	41005	YES
OREGON CITY	OR	97045	CLACKAMAS	41005	YES
PORTLAND	OR	97268	CLACKAMAS	41005	YES
MARYLHURST	OR	97036	CLACKAMAS	41005	YES
LAKE OSWEGO	OR	97034	CLACKAMAS	41005	YES
GOVERNMENT CAMP	OR	97028	CLACKAMAS	41005	YES
BRIGHTWOOD	OR	97011	CLACKAMAS	41005	YES
RHODODENDRON	OR	97049	CLACKAMAS	41005	YES
BEAVERCREEK	OR	97004	CLACKAMAS	41005	YES
PORTLAND	OR	97222	CLACKAMAS	41005	YES
GLADSTONE	OR	97027	CLACKAMAS	41005	YES
DAMASCUS	OR	97089	CLACKAMAS	41005	YES
WILSONVILLE	OR	97070	CLACKAMAS	41005	YES
WEST LINN	OR	97068	CLACKAMAS	41005	YES
HAPPY VALLEY	OR	97086	CLACKAMAS	41005	YES
CLACKAMAS	OR	97015	CLACKAMAS	41005	YES
COLTON	OR	97017	CLACKAMAS	41005	YES
LAKE OSWEGO	OR	97035	CLACKAMAS	41005	YES
MULINO	OR	97042	CLACKAMAS	41005	YES
CANBY	OR	97013	CLACKAMAS	41005	YES
EAGLE CREEK	OR	97022	CLACKAMAS	41005	YES
PORTLAND	OR	97267	CLACKAMAS	41005	YES
SANDY	OR	97055	CLACKAMAS	41005	YES
BORING	OR	97009	CLACKAMAS	41005	YES
ESTACADA	OR	97023	CLACKAMAS	41005	YES

PORTLAND	OR	97269	CLACKAMAS	41005	YES
GARDINER	OR	97441	DOUGLAS	41019	YES
ROSEBURG	OR	97471	DOUGLAS	41019	YES
TENMILE	OR	97481	DOUGLAS	41019	YES
GLENDALE	OR	97442	DOUGLAS	41019	YES
ROSEBURG	OR	97470	DOUGLAS	41019	YES
SCOTTSBURG	OR	97473	DOUGLAS	41019	YES
UMPQUA	OR	97486	DOUGLAS	41019	YES
GLIDE	OR	97443	DOUGLAS	41019	YES
IDLEYLD PARK	OR	97447	DOUGLAS	41019	YES
YONCALLA	OR	97499	DOUGLAS	41019	YES
CANYONVILLE	OR	97417	DOUGLAS	41019	YES
DRAIN	OR	97435	DOUGLAS	41019	YES
OAKLAND	OR	97462	DOUGLAS	41019	YES
CAMAS VALLEY	OR	97416	DOUGLAS	41019	YES
WINCHESTER	OR	97495	DOUGLAS	41019	YES
WINSTON	OR	97496	DOUGLAS	41019	YES
DILLARD	OR	97432	DOUGLAS	41019	YES
AZALEA	OR	97410	DOUGLAS	41019	YES
CURTIN	OR	97428	DOUGLAS	41019	YES
SUTHERLIN	OR	97479	DOUGLAS	41019	YES
RIDDLE	OR	97469	DOUGLAS	41019	YES
REEDSPORT	OR	97467	DOUGLAS	41019	YES
MYRTLE CREEK	OR	97457	DOUGLAS	41019	YES
ELKTON	OR	97436	DOUGLAS	41019	YES
DAYS CREEK	OR	97429	DOUGLAS	41019	YES
TILLER	OR	97484	DOUGLAS	41019	YES
WILBUR	OR	97494	DOUGLAS	41019	YES
EAGLE POINT	OR	97524	JACKSON	41029	YES
PROSPECT	OR	97536	JACKSON	41029	YES
BUTTE FALLS	OR	97522	JACKSON	41029	YES
TALENT	OR	97540	JACKSON	41029	YES
PHOENIX	OR	97535	JACKSON	41029	YES
GOLD HILL	OR	97525	JACKSON	41029	YES
ASHLAND	OR	97520	JACKSON	41029	YES
TRAIL	OR	97541	JACKSON	41029	YES
SHADY COVE	OR	97539	JACKSON	41029	YES
CENTRAL POINT	OR	97502	JACKSON	41029	YES
ROGUE RIVER	OR	97537	JACKSON	41029	YES
JACKSONVILLE	OR	97530	JACKSON	41029	YES
MEDFORD	OR	97501	JACKSON	41029	YES
WHITE CITY	OR	97503	JACKSON	41029	YES
MEDFORD	OR	97504	JACKSON	41029	YES
MERRILL	OR	97633	KLAMATH	41035	YES
KENO	OR	97627	KLAMATH	41035	YES
CHEMULT	OR	97731	KLAMATH	41035	YES

CRESCENT	OR	97733	KLAMATH	41035	YES
CRATER LAKE	OR	97604	KLAMATH	41035	YES
BLY	OR	97622	KLAMATH	41035	YES
BONANZA	OR	97623	KLAMATH	41035	YES
CHILOQUIN	OR	97624	KLAMATH	41035	YES
SPRAGUE RIVER	OR	97639	KLAMATH	41035	YES
KLAMATH FALLS	OR	97603	KLAMATH	41035	YES
DAIRY	OR	97625	KLAMATH	41035	YES
CRESCENT LAKE	OR	97425	KLAMATH	41035	YES
KLAMATH FALLS	OR	97602	KLAMATH	41035	YES
BEATTY	OR	97621	KLAMATH	41035	YES
MALIN	OR	97632	KLAMATH	41035	YES
KLAMATH FALLS	OR	97601	KLAMATH	41035	YES
GILCHRIST	OR	97737	KLAMATH	41035	YES
FORT KLAMATH	OR	97626	KLAMATH	41035	YES
MIDLAND	OR	97634	KLAMATH	41035	YES
EUGENE	OR	97404	LANE	41039	YES
WESTFIR	OR	97492	LANE	41039	YES
LOWELL	OR	97452	LANE	41039	YES
MARCOLA	OR	97454	LANE	41039	YES
SPRINGFIELD	OR	97477	LANE	41039	YES
VIDA	OR	97488	LANE	41039	YES
WALTON	OR	97490	LANE	41039	YES
EUGENE	OR	97401	LANE	41039	YES
EUGENE	OR	97405	LANE	41039	YES
ELMIRA	OR	97437	LANE	41039	YES
CHESHIRE	OR	97419	LANE	41039	YES
LORANE	OR	97451	LANE	41039	YES
SWISSHOME	OR	97480	LANE	41039	YES
VENETA	OR	97487	LANE	41039	YES
SAGINAW	OR	97472	LANE	41039	YES
EUGENE	OR	97403	LANE	41039	YES
BLUE RIVER	OR	97413	LANE	41039	YES
WALTERVILLE	OR	97489	LANE	41039	YES
EUGENE	OR	97402	LANE	41039	YES
EUGENE	OR	97408	LANE	41039	YES
COTTAGE GROVE	OR	97424	LANE	41039	YES
DEXTER	OR	97431	LANE	41039	YES
FALL CREEK	OR	97438	LANE	41039	YES
EUGENE	OR	97440	LANE	41039	YES
NOTI	OR	97461	LANE	41039	YES
OAKRIDGE	OR	97463	LANE	41039	YES
WESTLAKE	OR	97493	LANE	41039	YES
BLACHLY	OR	97412	LANE	41039	YES
DEADWOOD	OR	97430	LANE	41039	YES
THURSTON	OR	97482	LANE	41039	YES
JUNCTION CITY	OR	97448	LANE	41039	YES

MAPLETON	OR	97453	LANE	41039	YES
SPRINGFIELD	OR	97478	LANE	41039	YES
DORENA	OR	97434	LANE	41039	YES
FLORENCE	OR	97439	LANE	41039	YES
CULP CREEK	OR	97427	LANE	41039	YES
PLEASANT HILL	OR	97455	LANE	41039	YES
ALVADORE	OR	97409	LANE	41039	YES
SPRINGFIELD	OR	97475	LANE	41039	YES
CRESWELL	OR	97426	LANE	41039	YES
SILETZ	OR	97380	LINCOLN	41041	YES
TIDEWATER	OR	97390	LINCOLN	41041	YES
TOLEDO	OR	97391	LINCOLN	41041	YES
NEOTSU	OR	97364	LINCOLN	41041	YES
LINCOLN CITY	OR	97367	LINCOLN	41041	YES
GLENEDEN BEACH	OR	97388	LINCOLN	41041	YES
YACHATS	OR	97498	LINCOLN	41041	YES
LOGSDEN	OR	97357	LINCOLN	41041	YES
OTTER ROCK	OR	97369	LINCOLN	41041	YES
EDDYVILLE	OR	97343	LINCOLN	41041	YES
SEAL ROCK	OR	97376	LINCOLN	41041	YES
WALDPORT	OR	97394	LINCOLN	41041	YES
BLODGETT	OR	97326	LINCOLN	41041	YES
ROSE LODGE	OR	97372	LINCOLN	41041	YES
DEPOE BAY	OR	97341	LINCOLN	41041	YES
NEWPORT	OR	97365	LINCOLN	41041	YES
SOUTH BEACH	OR	97366	LINCOLN	41041	YES
OTIS	OR	97368	LINCOLN	41041	YES
HALSEY	OR	97348	LINN	41043	YES
CRAWFORDSVILLE	OR	97336	LINN	41043	YES
SCIO	OR	97374	LINN	41043	YES
CASCADIA	OR	97329	LINN	41043	YES
LYONS	OR	97358	LINN	41043	YES
ALBANY	OR	97321	LINN	41043	YES
CRABTREE	OR	97335	LINN	41043	YES
FOSTER	OR	97345	LINN	41043	YES
HARRISBURG	OR	97446	LINN	41043	YES
MILL CITY	OR	97360	LINN	41043	YES
SWEET HOME	OR	97386	LINN	41043	YES
TANGENT	OR	97389	LINN	41043	YES
BROWNSVILLE	OR	97327	LINN	41043	YES
ALBANY	OR	97322	LINN	41043	YES
SHEDD	OR	97377	LINN	41043	YES
LEBANON	OR	97355	LINN	41043	YES
SILVERTON	OR	97381	MARION	41047	YES
SALEM	OR	97312	MARION	41047	YES
SALEM	OR	97309	MARION	41047	YES
WOODBURN	OR	97071	MARION	41047	YES

JEFFERSON	OR	97352	MARION	41047	YES
TURNER	OR	97392	MARION	41047	YES
SALEM	OR	97303	MARION	41047	YES
KEIZER	OR	97307	MARION	41047	YES
SAINT BENEDICT	OR	97373	MARION	41047	YES
SCOTTS MILLS	OR	97375	MARION	41047	YES
AUMSVILLE	OR	97325	MARION	41047	YES
AURORA	OR	97002	MARION	41047	YES
DONALD	OR	97020	MARION	41047	YES
STAYTON	OR	97383	MARION	41047	YES
SALEM	OR	97306	MARION	41047	YES
HUBBARD	OR	97032	MARION	41047	YES
SALEM	OR	97301	MARION	41047	YES
SALEM	OR	97302	MARION	41047	YES
SALEM	OR	97308	MARION	41047	YES
DETROIT	OR	97342	MARION	41047	YES
SAINT PAUL	OR	97137	MARION	41047	YES
GATES	OR	97346	MARION	41047	YES
MOUNT ANGEL	OR	97362	MARION	41047	YES
SALEM	OR	97317	MARION	41047	YES
GERVAIS	OR	97026	MARION	41047	YES
IDANHA	OR	97350	MARION	41047	YES
MEHAMA	OR	97384	MARION	41047	YES
SALEM	OR	97305	MARION	41047	YES
SALEM	OR	97310	MARION	41047	YES
SALEM	OR	97313	MARION	41047	YES
SALEM	OR	97314	MARION	41047	YES
MARION	OR	97359	MARION	41047	YES
SALEM	OR	97311	MARION	41047	YES
SUBLIMITY	OR	97385	MARION	41047	YES