



**Announcement 2022-01-17
FEMA Major Disaster Declaration
for Tennessee - 4637**

FEMA has issued a presidential disaster declaration for **Tennessee - 4637** 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 to the incident end date of 12/11/2021**. 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 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 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 fund 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 inspections 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 Tennessee

FEMA Disaster ID: 4637

Declared: 01/14/2022

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

Incident Period: 12/10/2021 - 12/11/2021

Counties Eligible for Individual Assistance as of 01/14/2022:		Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, Wilson			
City	State	Zip Code	County	FIPS	Individual
KINGSTON SPRINGS	TN	37082	CHEATHAM	47021	YES
PLEASANT VIEW	TN	37146	CHEATHAM	47021	YES
PEGRAM	TN	37143	CHEATHAM	47021	YES
ASHLAND CITY	TN	37015	CHEATHAM	47021	YES
CHAPMANSBORO	TN	37035	CHEATHAM	47021	YES
NASHVILLE	TN	37210	DAVIDSON	47037	YES
NASHVILLE	TN	37227	DAVIDSON	47037	YES
NASHVILLE	TN	37240	DAVIDSON	47037	YES
NASHVILLE	TN	37243	DAVIDSON	47037	YES
MADISON	TN	37115	DAVIDSON	47037	YES
NASHVILLE	TN	37228	DAVIDSON	47037	YES
NASHVILLE	TN	37220	DAVIDSON	47037	YES
NASHVILLE	TN	37219	DAVIDSON	47037	YES
NASHVILLE	TN	37216	DAVIDSON	47037	YES
NASHVILLE	TN	37239	DAVIDSON	47037	YES
NASHVILLE	TN	37245	DAVIDSON	47037	YES
NASHVILLE	TN	37237	DAVIDSON	47037	YES
NASHVILLE	TN	37201	DAVIDSON	47037	YES
NASHVILLE	TN	37206	DAVIDSON	47037	YES
NASHVILLE	TN	37208	DAVIDSON	47037	YES
NASHVILLE	TN	37213	DAVIDSON	47037	YES
NASHVILLE	TN	37229	DAVIDSON	47037	YES
NASHVILLE	TN	37244	DAVIDSON	47037	YES
JOELTON	TN	37080	DAVIDSON	47037	YES
MADISON	TN	37116	DAVIDSON	47037	YES
NASHVILLE	TN	37235	DAVIDSON	47037	YES

NASHVILLE	TN	37236	DAVIDSON	47037	YES
NASHVILLE	TN	37247	DAVIDSON	47037	YES
NASHVILLE	TN	37242	DAVIDSON	47037	YES
WHITES CREEK	TN	37189	DAVIDSON	47037	YES
NASHVILLE	TN	37238	DAVIDSON	47037	YES
OLD HICKORY	TN	37138	DAVIDSON	47037	YES
NASHVILLE	TN	37234	DAVIDSON	47037	YES
ANTIOCH	TN	37013	DAVIDSON	47037	YES
NASHVILLE	TN	37217	DAVIDSON	47037	YES
NASHVILLE	TN	37221	DAVIDSON	47037	YES
NASHVILLE	TN	37224	DAVIDSON	47037	YES
NASHVILLE	TN	37230	DAVIDSON	47037	YES
NASHVILLE	TN	37248	DAVIDSON	47037	YES
HERMITAGE	TN	37076	DAVIDSON	47037	YES
ANTIOCH	TN	37011	DAVIDSON	47037	YES
NASHVILLE	TN	37212	DAVIDSON	47037	YES
NASHVILLE	TN	37214	DAVIDSON	47037	YES
NASHVILLE	TN	37218	DAVIDSON	47037	YES
NASHVILLE	TN	37222	DAVIDSON	47037	YES
NASHVILLE	TN	37249	DAVIDSON	47037	YES
NASHVILLE	TN	37246	DAVIDSON	47037	YES
GOODLETTSVILLE	TN	37070	DAVIDSON	47037	YES
NASHVILLE	TN	37202	DAVIDSON	47037	YES
NASHVILLE	TN	37203	DAVIDSON	47037	YES
NASHVILLE	TN	37209	DAVIDSON	47037	YES
NASHVILLE	TN	37211	DAVIDSON	47037	YES
GOODLETTSVILLE	TN	37072	DAVIDSON	47037	YES
NASHVILLE	TN	37204	DAVIDSON	47037	YES
NASHVILLE	TN	37207	DAVIDSON	47037	YES
NASHVILLE	TN	37215	DAVIDSON	47037	YES
NASHVILLE	TN	37250	DAVIDSON	47037	YES
NASHVILLE	TN	37232	DAVIDSON	47037	YES
NASHVILLE	TN	37241	DAVIDSON	47037	YES
NASHVILLE	TN	37205	DAVIDSON	47037	YES
DICKSON	TN	37056	DICKSON	47043	YES
CHARLOTTE	TN	37036	DICKSON	47043	YES
VANLEER	TN	37181	DICKSON	47043	YES
SLAYDEN	TN	37165	DICKSON	47043	YES
DICKSON	TN	37055	DICKSON	47043	YES
BURNS	TN	37029	DICKSON	47043	YES
WHITE BLUFF	TN	37187	DICKSON	47043	YES
CUMBERLAND FURNACE	TN	37051	DICKSON	47043	YES
DYER	TN	38330	GIBSON	47053	YES
HUMBOLDT	TN	38343	GIBSON	47053	YES
TRENTON	TN	38382	GIBSON	47053	YES
IDLEWILD	TN	38346	GIBSON	47053	YES

BRADFORD	TN	38316	GIBSON	47053	YES
MILAN	TN	38358	GIBSON	47053	YES
RUTHERFORD	TN	38369	GIBSON	47053	YES
YORKVILLE	TN	38389	GIBSON	47053	YES
KENTON	TN	38233	GIBSON	47053	YES
EATON	TN	38331	GIBSON	47053	YES
GIBSON	TN	38338	GIBSON	47053	YES
MEDINA	TN	38355	GIBSON	47053	YES
LEXINGTON	TN	38351	HENDERSON	47077	YES
WILDERSVILLE	TN	38388	HENDERSON	47077	YES
REAGAN	TN	38368	HENDERSON	47077	YES
DARDEN	TN	38328	HENDERSON	47077	YES
HURON	TN	38345	HENDERSON	47077	YES
HENRY	TN	38231	HENRY	47079	YES
COMO	TN	38223	HENRY	47079	YES
PURYEAR	TN	38251	HENRY	47079	YES
COTTAGE GROVE	TN	38224	HENRY	47079	YES
PARIS	TN	38242	HENRY	47079	YES
SPRINGVILLE	TN	38256	HENRY	47079	YES
MANSFIELD	TN	38236	HENRY	47079	YES
BUCHANAN	TN	38222	HENRY	47079	YES
TIPTONVILLE	TN	38079	LAKE	47095	YES
RIDGELY	TN	38080	LAKE	47095	YES
WYNNBURG	TN	38077	LAKE	47095	YES
SAMBURG	TN	38254	OBION	47131	YES
SOUTH FULTON	TN	38257	OBION	47131	YES
OBION	TN	38240	OBION	47131	YES
RIVES	TN	38253	OBION	47131	YES
WOODLAND MILLS	TN	38271	OBION	47131	YES
HORNBEAK	TN	38232	OBION	47131	YES
TROY	TN	38260	OBION	47131	YES
UNION CITY	TN	38261	OBION	47131	YES
UNION CITY	TN	38281	OBION	47131	YES
BIG ROCK	TN	37023	STEWART	47161	YES
CUMBERLAND CITY	TN	37050	STEWART	47161	YES
BUMPUS MILLS	TN	37028	STEWART	47161	YES
DOVER	TN	37058	STEWART	47161	YES
INDIAN MOUND	TN	37079	STEWART	47161	YES
MITCHELLVILLE	TN	37119	SUMNER	47165	YES
WESTMORELAND	TN	37186	SUMNER	47165	YES
CASTALIAN SPRINGS	TN	37031	SUMNER	47165	YES
HENDERSONVILLE	TN	37075	SUMNER	47165	YES
GALLATIN	TN	37066	SUMNER	47165	YES
COTTONTOWN	TN	37048	SUMNER	47165	YES
HENDERSONVILLE	TN	37077	SUMNER	47165	YES
BETHPAGE	TN	37022	SUMNER	47165	YES
PORTLAND	TN	37148	SUMNER	47165	YES

GREENFIELD	TN	38230	WEAKLEY	47183	YES
SHARON	TN	38255	WEAKLEY	47183	YES
DRESDEN	TN	38225	WEAKLEY	47183	YES
PALMERSVILLE	TN	38241	WEAKLEY	47183	YES
MARTIN	TN	38237	WEAKLEY	47183	YES
MARTIN	TN	38238	WEAKLEY	47183	YES
GLEASON	TN	38229	WEAKLEY	47183	YES
DUKEDOM	TN	38226	WEAKLEY	47183	YES
LEBANON	TN	37088	WILSON	47189	YES
NORENE	TN	37136	WILSON	47189	YES
WATERTOWN	TN	37184	WILSON	47189	YES
LEBANON	TN	37090	WILSON	47189	YES
MOUNT JULIET	TN	37122	WILSON	47189	YES
LEBANON	TN	37087	WILSON	47189	YES
MOUNT JULIET	TN	37121	WILSON	47189	YES
GLADEVILLE	TN	37071	WILSON	47189	YES