



**Announcement 2021-05-24
FEMA Major Disaster Declaration
for West Virginia - 4605**

FEMA has issued a presidential disaster declaration for **West Virginia - 4605** 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 02/27/2021 to the incident end date of 03/04/2021**. 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 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 West Virginia

FEMA Disaster ID: 4605

Declared: 05/20/2021

Incident Type: Severe Storms and Flooding

Incident Period: 02/27/2021 - 03/04/2021

Counties Eligible for Individual Assistance as of 05/20/2021:		Cabell, Kanawha, Mingo, Wayne			
City	State	Zip Code	County	FIPS	Individual
HUNTINGTON	WV	25702	CABELL	54011	YES
HUNTINGTON	WV	25701	CABELL	54011	YES
HUNTINGTON	WV	25718	CABELL	54011	YES
HUNTINGTON	WV	25778	CABELL	54011	YES
CULLODEN	WV	25510	CABELL	54011	YES
LESAGE	WV	25537	CABELL	54011	YES
HUNTINGTON	WV	25703	CABELL	54011	YES
HUNTINGTON	WV	25705	CABELL	54011	YES
HUNTINGTON	WV	25727	CABELL	54011	YES
HUNTINGTON	WV	25772	CABELL	54011	YES
HUNTINGTON	WV	25774	CABELL	54011	YES
ONA	WV	25545	CABELL	54011	YES
HUNTINGTON	WV	25720	CABELL	54011	YES
HUNTINGTON	WV	25726	CABELL	54011	YES
HUNTINGTON	WV	25775	CABELL	54011	YES
HUNTINGTON	WV	25779	CABELL	54011	YES
HUNTINGTON	WV	25755	CABELL	54011	YES
HUNTINGTON	WV	25719	CABELL	54011	YES
HUNTINGTON	WV	25729	CABELL	54011	YES
HUNTINGTON	WV	25771	CABELL	54011	YES
HUNTINGTON	WV	25773	CABELL	54011	YES
HUNTINGTON	WV	25710	CABELL	54011	YES
HUNTINGTON	WV	25711	CABELL	54011	YES
HUNTINGTON	WV	25716	CABELL	54011	YES
HUNTINGTON	WV	25721	CABELL	54011	YES
HUNTINGTON	WV	25728	CABELL	54011	YES

HUNTINGTON	WV	25776	CABELL	54011	YES
BARBOURSVILLE	WV	25504	CABELL	54011	YES
MILTON	WV	25541	CABELL	54011	YES
HUNTINGTON	WV	25706	CABELL	54011	YES
HUNTINGTON	WV	25708	CABELL	54011	YES
HUNTINGTON	WV	25714	CABELL	54011	YES
HUNTINGTON	WV	25717	CABELL	54011	YES
HUNTINGTON	WV	25722	CABELL	54011	YES
HUNTINGTON	WV	25724	CABELL	54011	YES
HUNTINGTON	WV	25770	CABELL	54011	YES
SALT ROCK	WV	25559	CABELL	54011	YES
HUNTINGTON	WV	25709	CABELL	54011	YES
HUNTINGTON	WV	25712	CABELL	54011	YES
HUNTINGTON	WV	25713	CABELL	54011	YES
HUNTINGTON	WV	25715	CABELL	54011	YES
HUNTINGTON	WV	25723	CABELL	54011	YES
HUNTINGTON	WV	25725	CABELL	54011	YES
HUNTINGTON	WV	25777	CABELL	54011	YES
HUNTINGTON	WV	25707	CABELL	54011	YES
CHARLESTON	WV	25324	KANAWHA	54039	YES
CHARLESTON	WV	25327	KANAWHA	54039	YES
CHARLESTON	WV	25334	KANAWHA	54039	YES
CHARLESTON	WV	25360	KANAWHA	54039	YES
BELLE	WV	25015	KANAWHA	54039	YES
BLUE CREEK	WV	25026	KANAWHA	54039	YES
ELKVIEW	WV	25071	KANAWHA	54039	YES
HANDLEY	WV	25102	KANAWHA	54039	YES
HANSFORD	WV	25103	KANAWHA	54039	YES
LONDON	WV	25126	KANAWHA	54039	YES
SAINT ALBANS	WV	25177	KANAWHA	54039	YES
WINIFREDE	WV	25214	KANAWHA	54039	YES
CHARLESTON	WV	25301	KANAWHA	54039	YES
CHARLESTON	WV	25322	KANAWHA	54039	YES
CHARLESTON	WV	25331	KANAWHA	54039	YES
CHARLESTON	WV	25357	KANAWHA	54039	YES
DUNBAR	WV	25064	KANAWHA	54039	YES
GLASGOW	WV	25086	KANAWHA	54039	YES
MIAMI	WV	25134	KANAWHA	54039	YES
POND GAP	WV	25160	KANAWHA	54039	YES
TORNADO	WV	25202	KANAWHA	54039	YES
CHARLESTON	WV	25314	KANAWHA	54039	YES
CHARLESTON	WV	25325	KANAWHA	54039	YES
CHARLESTON	WV	25326	KANAWHA	54039	YES
CHARLESTON	WV	25328	KANAWHA	54039	YES
CHARLESTON	WV	25364	KANAWHA	54039	YES
CHARLESTON	WV	25375	KANAWHA	54039	YES
EAST BANK	WV	25067	KANAWHA	54039	YES

HERNSHAW	WV	25107	KANAWHA	54039	YES
PINCH	WV	25156	KANAWHA	54039	YES
TAD	WV	25201	KANAWHA	54039	YES
CHARLESTON	WV	25304	KANAWHA	54039	YES
CHARLESTON	WV	25321	KANAWHA	54039	YES
CHARLESTON	WV	25317	KANAWHA	54039	YES
OHLEY	WV	25147	KANAWHA	54039	YES
CHARLESTON	WV	25330	KANAWHA	54039	YES
CHARLESTON	WV	25337	KANAWHA	54039	YES
CLENDENIN	WV	25045	KANAWHA	54039	YES
DAWES	WV	25054	KANAWHA	54039	YES
SOUTH CHARLESTON	WV	25303	KANAWHA	54039	YES
SOUTH CHARLESTON	WV	25309	KANAWHA	54039	YES
CHARLESTON	WV	25311	KANAWHA	54039	YES
CHARLESTON	WV	25315	KANAWHA	54039	YES
CHARLESTON	WV	25320	KANAWHA	54039	YES
CHARLESTON	WV	25333	KANAWHA	54039	YES
CHARLESTON	WV	25336	KANAWHA	54039	YES
CHARLESTON	WV	25338	KANAWHA	54039	YES
CHARLESTON	WV	25358	KANAWHA	54039	YES
CHARLESTON	WV	25389	KANAWHA	54039	YES
ALUM CREEK	WV	25003	KANAWHA	54039	YES
CABIN CREEK	WV	25035	KANAWHA	54039	YES
CEDAR GROVE	WV	25039	KANAWHA	54039	YES
CHARLESTON	WV	25305	KANAWHA	54039	YES
CHARLESTON	WV	25313	KANAWHA	54039	YES
CHARLESTON	WV	25350	KANAWHA	54039	YES
CHARLESTON	WV	25362	KANAWHA	54039	YES
CHARLESTON	WV	25365	KANAWHA	54039	YES
BLOUNT	WV	25025	KANAWHA	54039	YES
FALLING ROCK	WV	25079	KANAWHA	54039	YES
NITRO	WV	25143	KANAWHA	54039	YES
CHARLESTON	WV	25306	KANAWHA	54039	YES
CHARLESTON	WV	25312	KANAWHA	54039	YES
CHARLESTON	WV	25335	KANAWHA	54039	YES
CHARLESTON	WV	25339	KANAWHA	54039	YES
CHARLESTON	WV	25356	KANAWHA	54039	YES
CHARLESTON	WV	25396	KANAWHA	54039	YES
DRYBRANCH	WV	25061	KANAWHA	54039	YES
ESKDALE	WV	25075	KANAWHA	54039	YES
GALLAGHER	WV	25083	KANAWHA	54039	YES
HUGHESTON	WV	25110	KANAWHA	54039	YES
PRATT	WV	25162	KANAWHA	54039	YES
CHARLESTON	WV	25302	KANAWHA	54039	YES
CHARLESTON	WV	25392	KANAWHA	54039	YES
CHARLESTON	WV	25329	KANAWHA	54039	YES
CHARLESTON	WV	25332	KANAWHA	54039	YES

CHARLESTON	WV	25361	KANAWHA	54039	YES
CHARLESTON	WV	25387	KANAWHA	54039	YES
INSTITUTE	WV	25112	KANAWHA	54039	YES
MAMMOTH	WV	25132	KANAWHA	54039	YES
CHARLESTON	WV	25323	KANAWHA	54039	YES
RAGLAND	WV	25690	MINGO	54059	YES
DINGESS	WV	25671	MINGO	54059	YES
THACKER	WV	25694	MINGO	54059	YES
BREEDEN	WV	25666	MINGO	54059	YES
DELBARTON	WV	25670	MINGO	54059	YES
NORTH MATEWAN	WV	25688	MINGO	54059	YES
NOLAN	WV	25687	MINGO	54059	YES
MATEWAN	WV	25678	MINGO	54059	YES
MEADOR	WV	25682	MINGO	54059	YES
CHATTAROY	WV	25667	MINGO	54059	YES
EDGARTON	WV	25672	MINGO	54059	YES
LENORE	WV	25676	MINGO	54059	YES
RED JACKET	WV	25692	MINGO	54059	YES
BAIDEN	WV	25608	MINGO	54059	YES
VERNER	WV	25650	MINGO	54059	YES
NAUGATUCK	WV	25685	MINGO	54059	YES
RAWL	WV	25691	MINGO	54059	YES
VARNEY	WV	25696	MINGO	54059	YES
GILBERT	WV	25621	MINGO	54059	YES
WHARNCLIFFE	WV	25651	MINGO	54059	YES
WILLIAMSON	WV	25661	MINGO	54059	YES
BORDERLAND	WV	25665	MINGO	54059	YES
NEWTOWN	WV	25686	MINGO	54059	YES
HAMPDEN	WV	25623	MINGO	54059	YES
VULCAN	WV	25697	MINGO	54059	YES
JUSTICE	WV	24851	MINGO	54059	YES
GLENHAYES	WV	25519	WAYNE	54099	YES
KENOVA	WV	25530	WAYNE	54099	YES
WAYNE	WV	25570	WAYNE	54099	YES
CRUM	WV	25669	WAYNE	54099	YES
SHOALS	WV	25562	WAYNE	54099	YES
WILSONDALE	WV	25699	WAYNE	54099	YES
DUNLOW	WV	25511	WAYNE	54099	YES
KIAHSVILLE	WV	25534	WAYNE	54099	YES
PRICHARD	WV	25555	WAYNE	54099	YES
KERMIT	WV	25674	WAYNE	54099	YES
FORT GAY	WV	25514	WAYNE	54099	YES
LAVALETTE	WV	25535	WAYNE	54099	YES
EAST LYNN	WV	25512	WAYNE	54099	YES
GENOA	WV	25517	WAYNE	54099	YES
HUNTINGTON	WV	25704	WAYNE	54099	YES
CEREDO	WV	25507	WAYNE	54099	YES