



**Announcement 2022-07-28
FEMA Major Disaster Declaration
Update #1 for Montana - 4655**

FEMA has issued a presidential disaster declaration **update for Montana - 4655, announcing an incident period end date of 07/05/2022 and designating an additional county 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 06/10/2022 to the incident end date of 07/05/2022**. 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 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 Montana

FEMA Disaster ID: 4655

Declared: 06/16/2022, updated 06/30/2022, updated 07/15/2022, updated 07/22/2022

Incident Type: Severe storm and flooding

Incident Period: 06/10/2022 - 07/05/2022

Counties Eligible for Individual Assistance as of 07/22/2022:		Carbon, Park, Stillwater, Yellowstone			
City	State	Zip Code	County	FIPS	Individual
BELFRY	MT	59008	CARBON	30009	YES
FROMBERG	MT	59029	CARBON	30009	YES
ROSCOE	MT	59071	CARBON	30009	YES
BEARCREEK	MT	59007	CARBON	30009	YES
BOYD	MT	59013	CARBON	30009	YES
BRIDGER	MT	59014	CARBON	30009	YES
ROBERTS	MT	59070	CARBON	30009	YES
RED LODGE	MT	59068	CARBON	30009	YES
JOLIET	MT	59041	CARBON	30009	YES
EDGAR	MT	59026	CARBON	30009	YES
CLYDE PARK	MT	59018	PARK	30067	YES
EMIGRANT	MT	59027	PARK	30067	YES
WILLSALL	MT	59086	PARK	30067	YES
GARDINER	MT	59030	PARK	30067	YES
SILVER GATE	MT	59081	PARK	30067	YES
LIVINGSTON	MT	59047	PARK	30067	YES
PRAY	MT	59065	PARK	30067	YES
COOKE CITY	MT	59020	PARK	30067	YES
SPRINGDALE	MT	59082	PARK	30067	YES
NYE	MT	59061	STILLWATER	30095	YES
REED POINT	MT	59069	STILLWATER	30095	YES
ABSAROKEE	MT	59001	STILLWATER	30095	YES
PARK CITY	MT	59063	STILLWATER	30095	YES
RAPELJE	MT	59067	STILLWATER	30095	YES
COLUMBUS	MT	59019	STILLWATER	30095	YES
FISHTAIL	MT	59028	STILLWATER	30095	YES

SHEPHERD	MT	59079	YELLOWSTONE	30111	YES
WORDEN	MT	59088	YELLOWSTONE	30111	YES
BILLINGS	MT	59108	YELLOWSTONE	30111	YES
BALLANTINE	MT	59006	YELLOWSTONE	30111	YES
HUNTLEY	MT	59037	YELLOWSTONE	30111	YES
POMPEYS PILLAR	MT	59064	YELLOWSTONE	30111	YES
BILLINGS	MT	59102	YELLOWSTONE	30111	YES
BILLINGS	MT	59105	YELLOWSTONE	30111	YES
CUSTER	MT	59024	YELLOWSTONE	30111	YES
MOLT	MT	59057	YELLOWSTONE	30111	YES
BILLINGS	MT	59101	YELLOWSTONE	30111	YES
BILLINGS	MT	59103	YELLOWSTONE	30111	YES
BILLINGS	MT	59104	YELLOWSTONE	30111	YES
BILLINGS	MT	59117	YELLOWSTONE	30111	YES
BILLINGS	MT	59114	YELLOWSTONE	30111	YES
BILLINGS	MT	59111	YELLOWSTONE	30111	YES
BILLINGS	MT	59112	YELLOWSTONE	30111	YES
BILLINGS	MT	59115	YELLOWSTONE	30111	YES
BILLINGS	MT	59116	YELLOWSTONE	30111	YES
BILLINGS	MT	59106	YELLOWSTONE	30111	YES
LAUREL	MT	59044	YELLOWSTONE	30111	YES
BILLINGS	MT	59107	YELLOWSTONE	30111	YES
ACTON	MT	59002	YELLOWSTONE	30111	YES
BROADVIEW	MT	59015	YELLOWSTONE	30111	YES