



**Announcement 2022-08-08
FEMA Major Disaster Declaration
Update #3 for Kentucky - 4663**

FEMA has issued a presidential disaster declaration **update for Kentucky - 4663 designating additional counties 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 07/26/2022 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
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 Kentucky

FEMA Disaster ID: 4663

Declared: 07/29/2022, updated 08/02/2022, updated 08/04/2022, updated 08/05/2022

Incident Type: Severe Storms, Flooding, Landslides, and Mudslides

Incident Period: 07/26/2022 and continuing

City		State	Zip Code	County	FIPS	Individual
Counties Eligible for Individual Assistance as of 08/05/2022:			Breathitt, Clay, Floyd, Knott, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike, Whitley			
LOST CREEK	KY	41348	BREATHITT	21025	YES	
ATHOL	KY	41307	BREATHITT	21025	YES	
CLAYHOLE	KY	41317	BREATHITT	21025	YES	
JACKSON	KY	41339	BREATHITT	21025	YES	
WHICK	KY	41390	BREATHITT	21025	YES	
ROUSSEAU	KY	41366	BREATHITT	21025	YES	
BAYS	KY	41310	BREATHITT	21025	YES	
VANCLEVE	KY	41385	BREATHITT	21025	YES	
GOOSE ROCK	KY	40944	CLAY	21051	YES	
BIG CREEK	KY	40914	CLAY	21051	YES	
GARRARD	KY	40941	CLAY	21051	YES	
MANCHESTER	KY	40962	CLAY	21051	YES	
HIMA	KY	40951	CLAY	21051	YES	
SEXTONS CREEK	KY	40983	CLAY	21051	YES	
ERILINE	KY	40931	CLAY	21051	YES	
FALL ROCK	KY	40932	CLAY	21051	YES	
ONEIDA	KY	40972	CLAY	21051	YES	
AUXIER	KY	41602	FLOYD	21071	YES	
MINNIE	KY	41651	FLOYD	21071	YES	
TEABERRY	KY	41660	FLOYD	21071	YES	
TRAM	KY	41663	FLOYD	21071	YES	
WHEELWRIGHT	KY	41669	FLOYD	21071	YES	
BLUE RIVER	KY	41607	FLOYD	21071	YES	
BYPRO	KY	41612	FLOYD	21071	YES	
IVEL	KY	41642	FLOYD	21071	YES	
ALLEN	KY	41601	FLOYD	21071	YES	

BEAVER	KY	41604	FLOYD	21071	YES
DAVID	KY	41616	FLOYD	21071	YES
DWALE	KY	41621	FLOYD	21071	YES
GRETHEL	KY	41631	FLOYD	21071	YES
PRINTER	KY	41655	FLOYD	21071	YES
HI HAT	KY	41636	FLOYD	21071	YES
MC DOWELL	KY	41647	FLOYD	21071	YES
BEVINSVILLE	KY	41606	FLOYD	21071	YES
DANA	KY	41615	FLOYD	21071	YES
DRIFT	KY	41619	FLOYD	21071	YES
HAROLD	KY	41635	FLOYD	21071	YES
PRESTONSBURG	KY	41653	FLOYD	21071	YES
EAST POINT	KY	41216	FLOYD	21071	YES
STANVILLE	KY	41659	FLOYD	21071	YES
WAYLAND	KY	41666	FLOYD	21071	YES
WEEKSBURY	KY	41667	FLOYD	21071	YES
BANNER	KY	41603	FLOYD	21071	YES
BETSY LAYNE	KY	41605	FLOYD	21071	YES
EASTERN	KY	41622	FLOYD	21071	YES
LANGLEY	KY	41645	FLOYD	21071	YES
MARTIN	KY	41649	FLOYD	21071	YES
MELVIN	KY	41650	FLOYD	21071	YES
FISTY	KY	41743	KNOTT	21119	YES
REDFOX	KY	41847	KNOTT	21119	YES
GARRETT	KY	41630	KNOTT	21119	YES
KITE	KY	41828	KNOTT	21119	YES
PIPPA PASSES	KY	41844	KNOTT	21119	YES
CARRIE	KY	41725	KNOTT	21119	YES
HUEYSVILLE	KY	41640	KNOTT	21119	YES
DEMA	KY	41859	KNOTT	21119	YES
RAVEN	KY	41861	KNOTT	21119	YES
LEBURN	KY	41831	KNOTT	21119	YES
LITTCARR	KY	41834	KNOTT	21119	YES
PINE TOP	KY	41843	KNOTT	21119	YES
HINDMAN	KY	41822	KNOTT	21119	YES
MOUSIE	KY	41839	KNOTT	21119	YES
EMMALENA	KY	41740	KNOTT	21119	YES
SASSAFRAS	KY	41759	KNOTT	21119	YES
TOPMOST	KY	41862	KNOTT	21119	YES
VEST	KY	41772	KNOTT	21119	YES
LACKEY	KY	41643	KNOTT	21119	YES
MALLIE	KY	41836	KNOTT	21119	YES
GARNER	KY	41817	KNOTT	21119	YES
HOSKINSTON	KY	40844	LESLIE	21131	YES
HYDEN	KY	41749	LESLIE	21131	YES
CONFLUENCE	KY	41730	LESLIE	21131	YES
ESSIE	KY	40827	LESLIE	21131	YES

THOUSANDSTICKS	KY	41766	LESLIE	21131	YES
HELTON	KY	40840	LESLIE	21131	YES
BIG LAUREL	KY	40808	LESLIE	21131	YES
STINNETT	KY	40868	LESLIE	21131	YES
CHAPPELL	KY	40816	LESLIE	21131	YES
SIZEROCK	KY	41762	LESLIE	21131	YES
BEAR BRANCH	KY	41714	LESLIE	21131	YES
MOZELLE	KY	40858	LESLIE	21131	YES
ROARK	KY	40979	LESLIE	21131	YES
WARBRANCH	KY	40874	LESLIE	21131	YES
WOOTON	KY	41776	LESLIE	21131	YES
WENDOVER	KY	41775	LESLIE	21131	YES
YEADISS	KY	41777	LESLIE	21131	YES
SMILAX	KY	41764	LESLIE	21131	YES
ASHER	KY	40803	LESLIE	21131	YES
JEREMIAH	KY	41826	LETCHER	21133	YES
SECO	KY	41849	LETCHER	21133	YES
ISOM	KY	41824	LETCHER	21133	YES
MAYKING	KY	41837	LETCHER	21133	YES
WHITESBURG	KY	41858	LETCHER	21133	YES
THORNTON	KY	41855	LETCHER	21133	YES
NEON	KY	41840	LETCHER	21133	YES
LETCHER	KY	41832	LETCHER	21133	YES
CROMONA	KY	41810	LETCHER	21133	YES
ERMINE	KY	41815	LETCHER	21133	YES
DEANE	KY	41812	LETCHER	21133	YES
PREMIUM	KY	41845	LETCHER	21133	YES
MC ROBERTS	KY	41835	LETCHER	21133	YES
LINEFORK	KY	41833	LETCHER	21133	YES
JENKINS	KY	41537	LETCHER	21133	YES
BLACKKEY	KY	41804	LETCHER	21133	YES
BURDINE	KY	41517	LETCHER	21133	YES
PARTRIDGE	KY	40862	LETCHER	21133	YES
ROXANA	KY	41848	LETCHER	21133	YES
MILLSTONE	KY	41838	LETCHER	21133	YES
JACKHORN	KY	41825	LETCHER	21133	YES
GORDON	KY	41819	LETCHER	21133	YES
HALLIE	KY	41821	LETCHER	21133	YES
EOLIA	KY	40826	LETCHER	21133	YES
GUNLOCK	KY	41632	MAGOFFIN	21153	YES
EDNA	KY	41419	MAGOFFIN	21153	YES
SALYERSVILLE	KY	41465	MAGOFFIN	21153	YES
GAPVILLE	KY	41433	MAGOFFIN	21153	YES
ROYALTON	KY	41464	MAGOFFIN	21153	YES
FALCON	KY	41426	MAGOFFIN	21153	YES
CISCO	KY	41410	MAGOFFIN	21153	YES
ELSIE	KY	41422	MAGOFFIN	21153	YES

DEBORD	KY	41214	MARTIN	21159	YES
LOVELY	KY	41231	MARTIN	21159	YES
PILGRIM	KY	41250	MARTIN	21159	YES
INEZ	KY	41224	MARTIN	21159	YES
TOMAHAWK	KY	41262	MARTIN	21159	YES
WARFIELD	KY	41267	MARTIN	21159	YES
BEAUTY	KY	41203	MARTIN	21159	YES
RICETOWN	KY	41364	OWSLEY	21189	YES
VINCENT	KY	41386	OWSLEY	21189	YES
BOONEVILLE	KY	41314	OWSLEY	21189	YES
LEROSE	KY	41344	OWSLEY	21189	YES
MISTLETOE	KY	41351	OWSLEY	21189	YES
ISLAND CITY	KY	41338	OWSLEY	21189	YES
HAPPY	KY	41746	PERRY	21193	YES
SLEMP	KY	41763	PERRY	21193	YES
CORNETTSVILLE	KY	41731	PERRY	21193	YES
DWARF	KY	41739	PERRY	21193	YES
JEFF	KY	41751	PERRY	21193	YES
AVAWAM	KY	41713	PERRY	21193	YES
GAYS CREEK	KY	41745	PERRY	21193	YES
YERKES	KY	41778	PERRY	21193	YES
DICE	KY	41736	PERRY	21193	YES
SCUDDY	KY	41760	PERRY	21193	YES
HAZARD	KY	41702	PERRY	21193	YES
ARY	KY	41712	PERRY	21193	YES
COMBS	KY	41729	PERRY	21193	YES
KRYPTON	KY	41754	PERRY	21193	YES
BONNYMAN	KY	41719	PERRY	21193	YES
BUCKHORN	KY	41721	PERRY	21193	YES
BULAN	KY	41722	PERRY	21193	YES
CHAVIES	KY	41727	PERRY	21193	YES
VICCO	KY	41773	PERRY	21193	YES
ROWDY	KY	41367	PERRY	21193	YES
BUSY	KY	41723	PERRY	21193	YES
DELPHIA	KY	41735	PERRY	21193	YES
HARDBURLY	KY	41747	PERRY	21193	YES
SAUL	KY	40981	PERRY	21193	YES
HAZARD	KY	41701	PERRY	21193	YES
VIPER	KY	41774	PERRY	21193	YES
FEDSCREEK	KY	41524	PIKE	21195	YES
BELCHER	KY	41513	PIKE	21195	YES
KIMPER	KY	41539	PIKE	21195	YES
FREEBURN	KY	41528	PIKE	21195	YES
HARDY	KY	41531	PIKE	21195	YES
ASHCAMP	KY	41512	PIKE	21195	YES
PIKEVILLE	KY	41502	PIKE	21195	YES
BELFRY	KY	41514	PIKE	21195	YES

DORTON	KY	41520	PIKE	21195	YES
LICK CREEK	KY	41540	PIKE	21195	YES
MAJESTIC	KY	41547	PIKE	21195	YES
REGINA	KY	41559	PIKE	21195	YES
ROCKHOUSE	KY	41561	PIKE	21195	YES
STONE	KY	41567	PIKE	21195	YES
HELLIER	KY	41534	PIKE	21195	YES
RANSOM	KY	41558	PIKE	21195	YES
SHELBY GAP	KY	41563	PIKE	21195	YES
MC VEIGH	KY	41546	PIKE	21195	YES
PIKEVILLE	KY	41501	PIKE	21195	YES
MC ANDREWS	KY	41543	PIKE	21195	YES
MOUTHCARD	KY	41548	PIKE	21195	YES
ROBINSON CREEK	KY	41560	PIKE	21195	YES
SIDNEY	KY	41564	PIKE	21195	YES
CANADA	KY	41519	PIKE	21195	YES
MC CARR	KY	41544	PIKE	21195	YES
PINSONFORK	KY	41555	PIKE	21195	YES
STOPOVER	KY	41568	PIKE	21195	YES
VIRGIE	KY	41572	PIKE	21195	YES
FORDS BRANCH	KY	41526	PIKE	21195	YES
ELKHORN CITY	KY	41522	PIKE	21195	YES
JONANCY	KY	41538	PIKE	21195	YES
LOOKOUT	KY	41542	PIKE	21195	YES
PHELPS	KY	41553	PIKE	21195	YES
RACCOON	KY	41557	PIKE	21195	YES
SHELBIANA	KY	41562	PIKE	21195	YES
STEELE	KY	41566	PIKE	21195	YES
FOREST HILLS	KY	41527	PIKE	21195	YES
HUDDY	KY	41535	PIKE	21195	YES
SOUTH WILLIAMSON	KY	41503	PIKE	21195	YES
MYRA	KY	41549	PIKE	21195	YES
PHYLLIS	KY	41554	PIKE	21195	YES
VARNEY	KY	41571	PIKE	21195	YES
CORBIN	KY	40701	WHITLEY	21235	YES
WILLIAMSBURG	KY	40769	WHITLEY	21235	YES
SILER	KY	40763	WHITLEY	21235	YES
EMLYN	KY	40730	WHITLEY	21235	YES
ROCKHOLDS	KY	40759	WHITLEY	21235	YES
NEVISDALE	KY	40754	WHITLEY	21235	YES
CORBIN	KY	40702	WHITLEY	21235	YES