



**Announcement 2022-12-15
FEMA Major Disaster Declaration
for Florida - 4680**

FEMA has issued a presidential disaster declaration **for Florida - 4680** 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 11/07/2022 to the incident end date of 11/30/2022**. 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 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 Florida

FEMA Disaster ID: 4680

Declared: 12/13/2022

Incident Type: Hurricane Nicole

Incident Period: 11/07/2022 - 11/30/2022

Counties Eligible for Individual Assistance as of 12/15/2022:		Brevard, Flagler, Lake, Putnam, St. Johns, Volusia			
City	State	Zip Code	County	FIPS	Individual
TITUSVILLE	FL	32781	BREVARD	12009	YES
SHARPES	FL	32959	BREVARD	12009	YES
PALM BAY	FL	32911	BREVARD	12009	YES
MELBOURNE	FL	32912	BREVARD	12009	YES
COCOA	FL	32924	BREVARD	12009	YES
SATELLITE BEACH	FL	32937	BREVARD	12009	YES
MALABAR	FL	32950	BREVARD	12009	YES
MIMS	FL	32754	BREVARD	12009	YES
ORLANDO	FL	32815	BREVARD	12009	YES
MELBOURNE	FL	32901	BREVARD	12009	YES
MELBOURNE	FL	32904	BREVARD	12009	YES
PALM BAY	FL	32906	BREVARD	12009	YES
PALM BAY	FL	32907	BREVARD	12009	YES
MELBOURNE	FL	32934	BREVARD	12009	YES
MELBOURNE	FL	32940	BREVARD	12009	YES
GRANT	FL	32949	BREVARD	12009	YES
MERRITT ISLAND	FL	32953	BREVARD	12009	YES
MELBOURNE	FL	32919	BREVARD	12009	YES
SCOTTSMOOR	FL	32775	BREVARD	12009	YES
TITUSVILLE	FL	32796	BREVARD	12009	YES
INDIALANTIC	FL	32903	BREVARD	12009	YES
PALM BAY	FL	32908	BREVARD	12009	YES
MELBOURNE	FL	32935	BREVARD	12009	YES
MERRITT ISLAND	FL	32952	BREVARD	12009	YES
MELBOURNE	FL	32902	BREVARD	12009	YES
CAPE CANAVERAL	FL	32920	BREVARD	12009	YES

COCOA	FL	32923	BREVARD	12009	YES
PATRICK AFB	FL	32925	BREVARD	12009	YES
COCOA	FL	32926	BREVARD	12009	YES
MERRITT ISLAND	FL	32954	BREVARD	12009	YES
TITUSVILLE	FL	32782	BREVARD	12009	YES
COCOA	FL	32922	BREVARD	12009	YES
COCOA BEACH	FL	32931	BREVARD	12009	YES
MELBOURNE	FL	32936	BREVARD	12009	YES
MELBOURNE BEACH	FL	32951	BREVARD	12009	YES
ROCKLEDGE	FL	32955	BREVARD	12009	YES
ROCKLEDGE	FL	32956	BREVARD	12009	YES
SEBASTIAN	FL	32976	BREVARD	12009	YES
TITUSVILLE	FL	32780	BREVARD	12009	YES
PALM BAY	FL	32909	BREVARD	12009	YES
ORLANDO	FL	32899	BREVARD	12009	YES
PALM BAY	FL	32905	BREVARD	12009	YES
PALM BAY	FL	32910	BREVARD	12009	YES
COCOA	FL	32927	BREVARD	12009	YES
COCOA BEACH	FL	32932	BREVARD	12009	YES
MELBOURNE	FL	32941	BREVARD	12009	YES
TITUSVILLE	FL	32783	BREVARD	12009	YES
FLAGLER BEACH	FL	32136	FLAGLER	12035	YES
BUNNELL	FL	32110	FLAGLER	12035	YES
PALM COAST	FL	32143	FLAGLER	12035	YES
PALM COAST	FL	32142	FLAGLER	12035	YES
PALM COAST	FL	32137	FLAGLER	12035	YES
PALM COAST	FL	32164	FLAGLER	12035	YES
PALM COAST	FL	32135	FLAGLER	12035	YES
LEESBURG	FL	34789	LAKE	12069	YES
PAISLEY	FL	32767	LAKE	12069	YES
FRUITLAND PARK	FL	34731	LAKE	12069	YES
MASCOTTE	FL	34753	LAKE	12069	YES
MINNEOLA	FL	34755	LAKE	12069	YES
TAVARES	FL	32778	LAKE	12069	YES
LADY LAKE	FL	32159	LAKE	12069	YES
CLERMONT	FL	34713	LAKE	12069	YES
CLERMONT	FL	34714	LAKE	12069	YES
HOWEY IN THE HILLS	FL	34737	LAKE	12069	YES
LEESBURG	FL	34749	LAKE	12069	YES
GRAND ISLAND	FL	32735	LAKE	12069	YES
GROVELAND	FL	34736	LAKE	12069	YES
LEESBURG	FL	34788	LAKE	12069	YES
ALTOONA	FL	32702	LAKE	12069	YES
ASTATULA	FL	34705	LAKE	12069	YES
FERNDALE	FL	34729	LAKE	12069	YES
EUSTIS	FL	32726	LAKE	12069	YES
LEESBURG	FL	34748	LAKE	12069	YES

OKAHUMPKA	FL	34762	LAKE	12069	YES
ASTOR	FL	32102	LAKE	12069	YES
LADY LAKE	FL	32158	LAKE	12069	YES
CLERMONT	FL	34711	LAKE	12069	YES
MONTVERDE	FL	34756	LAKE	12069	YES
EUSTIS	FL	32727	LAKE	12069	YES
MOUNT DORA	FL	32756	LAKE	12069	YES
UMATILLA	FL	32784	LAKE	12069	YES
CLERMONT	FL	34712	LAKE	12069	YES
CLERMONT	FL	34715	LAKE	12069	YES
YALAHA	FL	34797	LAKE	12069	YES
EUSTIS	FL	32736	LAKE	12069	YES
MOUNT DORA	FL	32757	LAKE	12069	YES
SORRENTO	FL	32776	LAKE	12069	YES
MELROSE	FL	32666	PUTNAM	12107	YES
POMONA PARK	FL	32181	PUTNAM	12107	YES
INTERLACHEN	FL	32148	PUTNAM	12107	YES
PUTNAM HALL	FL	32185	PUTNAM	12107	YES
WELAKA	FL	32193	PUTNAM	12107	YES
GRANDIN	FL	32138	PUTNAM	12107	YES
INTERLACHEN	FL	32149	PUTNAM	12107	YES
BOSTWICK	FL	32007	PUTNAM	12107	YES
FLORAHOME	FL	32140	PUTNAM	12107	YES
SAN MATEO	FL	32187	PUTNAM	12107	YES
GEORGETOWN	FL	32139	PUTNAM	12107	YES
PALATKA	FL	32178	PUTNAM	12107	YES
LAKE COMO	FL	32157	PUTNAM	12107	YES
PALATKA	FL	32177	PUTNAM	12107	YES
SATSUMA	FL	32189	PUTNAM	12107	YES
CRESCENT CITY	FL	32112	PUTNAM	12107	YES
HOLLISTER	FL	32147	PUTNAM	12107	YES
EAST PALATKA	FL	32131	PUTNAM	12107	YES
SAINT AUGUSTINE	FL	32095	ST. JOHNS	12109	YES
SAINT AUGUSTINE	FL	32080	ST. JOHNS	12109	YES
ELKTON	FL	32033	ST. JOHNS	12109	YES
JACKSONVILLE	FL	32260	ST. JOHNS	12109	YES
SAINT JOHNS	FL	32259	ST. JOHNS	12109	YES
HASTINGS	FL	32145	ST. JOHNS	12109	YES
PONTE VEDRA BEACH	FL	32082	ST. JOHNS	12109	YES
PONTE VEDRA BEACH	FL	32004	ST. JOHNS	12109	YES
SAINT AUGUSTINE	FL	32086	ST. JOHNS	12109	YES
SAINT AUGUSTINE	FL	32084	ST. JOHNS	12109	YES
PONTE VEDRA	FL	32081	ST. JOHNS	12109	YES
SAINT AUGUSTINE	FL	32092	ST. JOHNS	12109	YES
SAINT AUGUSTINE	FL	32085	ST. JOHNS	12109	YES
CASSADAGA	FL	32706	VOLUSIA	12127	YES
ORMOND BEACH	FL	32173	VOLUSIA	12127	YES

DAYTONA BEACH	FL	32115	VOLUSIA	12127	YES
ORMOND BEACH	FL	32174	VOLUSIA	12127	YES
ORMOND BEACH	FL	32176	VOLUSIA	12127	YES
SEVILLE	FL	32190	VOLUSIA	12127	YES
DELAND	FL	32720	VOLUSIA	12127	YES
DELTONA	FL	32739	VOLUSIA	12127	YES
OAK HILL	FL	32759	VOLUSIA	12127	YES
ORANGE CITY	FL	32763	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32122	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32126	VOLUSIA	12127	YES
NEW SMYRNA BEACH	FL	32170	VOLUSIA	12127	YES
GLENWOOD	FL	32722	VOLUSIA	12127	YES
DELAND	FL	32724	VOLUSIA	12127	YES
LAKE HELEN	FL	32744	VOLUSIA	12127	YES
ORANGE CITY	FL	32774	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32119	VOLUSIA	12127	YES
PORT ORANGE	FL	32127	VOLUSIA	12127	YES
DE LEON SPRINGS	FL	32130	VOLUSIA	12127	YES
NEW SMYRNA BEACH	FL	32169	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32198	VOLUSIA	12127	YES
DEBARY	FL	32713	VOLUSIA	12127	YES
DELAND	FL	32721	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32116	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32117	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32125	VOLUSIA	12127	YES
PORT ORANGE	FL	32128	VOLUSIA	12127	YES
EDGEWATER	FL	32141	VOLUSIA	12127	YES
PIERSON	FL	32180	VOLUSIA	12127	YES
PORT ORANGE	FL	32129	VOLUSIA	12127	YES
NEW SMYRNA BEACH	FL	32168	VOLUSIA	12127	YES
DELTONA	FL	32738	VOLUSIA	12127	YES
OSTEEN	FL	32764	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32121	VOLUSIA	12127	YES
PORT ORANGE	FL	32123	VOLUSIA	12127	YES
EDGEWATER	FL	32132	VOLUSIA	12127	YES
DELAND	FL	32723	VOLUSIA	12127	YES
DELTONA	FL	32728	VOLUSIA	12127	YES
ORMOND BEACH	FL	32175	VOLUSIA	12127	YES
DEBARY	FL	32753	VOLUSIA	12127	YES
BARBERVILLE	FL	32105	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32114	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32118	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32120	VOLUSIA	12127	YES
DAYTONA BEACH	FL	32124	VOLUSIA	12127	YES
DELTONA	FL	32725	VOLUSIA	12127	YES