



**Announcement 2020-08-25
FEMA Major Disaster Declaration
for Iowa - 4557**

FEMA has issued a presidential disaster declaration for **Iowa - 4557** 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 **August 10, 2020**. 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 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 Iowa

FEMA Disaster ID: 4557

Declared: 08/20/2020

Incident Type: Severe Storms

Incident Period: 08/10/2020

Counties Eligible for Individual Assistance as of 08/20/2020:		Linn			
City	State	Zip Code	County	FIPS	Individual
VIOLA	IA	52350	LINN	19113	Yes
COGGON	IA	52218	LINN	19113	Yes
SPRINGVILLE	IA	52336	LINN	19113	Yes
CEDAR RAPIDS	IA	52402	LINN	19113	Yes
CEDAR RAPIDS	IA	52499	LINN	19113	Yes
CEDAR RAPIDS	IA	52497	LINN	19113	Yes
CEDAR RAPIDS	IA	52498	LINN	19113	Yes
TROY MILLS	IA	52344	LINN	19113	Yes
CEDAR RAPIDS	IA	52404	LINN	19113	Yes
CEDAR RAPIDS	IA	52409	LINN	19113	Yes
MOUNT VERNON	IA	52314	LINN	19113	Yes
CEDAR RAPIDS	IA	52405	LINN	19113	Yes
HIAWATHA	IA	52233	LINN	19113	Yes
CEDAR RAPIDS	IA	52401	LINN	19113	Yes
CENTER POINT	IA	52213	LINN	19113	Yes
PRAIRIEBURG	IA	52219	LINN	19113	Yes
CEDAR RAPIDS	IA	52407	LINN	19113	Yes
CEDAR RAPIDS	IA	52410	LINN	19113	Yes
CENTRAL CITY	IA	52214	LINN	19113	Yes
WALKER	IA	52352	LINN	19113	Yes
CEDAR RAPIDS	IA	52403	LINN	19113	Yes
CEDAR RAPIDS	IA	52411	LINN	19113	Yes
ELY	IA	52227	LINN	19113	Yes
CEDAR RAPIDS	IA	52408	LINN	19113	Yes
PALO	IA	52324	LINN	19113	Yes

ALBURNETT	IA	52202	LINN	19113	Yes
FAIRFAX	IA	52228	LINN	19113	Yes
LISBON	IA	52253	LINN	19113	Yes
TODDVILLE	IA	52341	LINN	19113	Yes
CEDAR RAPIDS	IA	52406	LINN	19113	Yes
MARION	IA	52302	LINN	19113	Yes
ROBINS	IA	52328	LINN	19113	Yes