



**Announcement 2022-08-01
FEMA Major Disaster Declaration
for Kentucky - 4663**

FEMA has issued a presidential disaster declaration for **Kentucky - 4663** 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 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 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 Kentucky

FEMA Disaster ID: 4663

Declared: 07/29/2022

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

Incident Period: 07/26/2022 and continuing

Counties Eligible for Individual Assistance as of 07/29/2022:		Breathitt, Clay, Knott, Letcher, Perry			
City	State	Zip Code	County	FIPS	Individual
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
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
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
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