



**Announcement 2020-07-10
FEMA Major Disaster Declaration
for Michigan - 4547**

FEMA has issued a presidential disaster declaration for **Michigan - 4547** 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 **05/16/2020** to the incident end date of **05/22/2020**. 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



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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 Michigan

FEMA Disaster ID: 4547

Declared: 07/09/2020

Incident Type: Severe Storms and Flooding

Incident Period: 05/16/2020 - 05/22/2020

Counties Eligible for Individual Assistance as of 07/09/2020:		Arenac, Gladwin, Iosco, Midland, and Saginaw			
City	State	Zip Code	County	FIPS	Individual
TWINING	MI	48766	ARENAC	26011	YES
TURNER	MI	48765	ARENAC	26011	YES
AU GRES	MI	48703	ARENAC	26011	YES
ALGER	MI	48610	ARENAC	26011	YES
STANDISH	MI	48658	ARENAC	26011	YES
STERLING	MI	48659	ARENAC	26011	YES
OMER	MI	48749	ARENAC	26011	YES
BEAVERTON	MI	48612	GLADWIN	26051	YES
GLADWIN	MI	48624	GLADWIN	26051	YES
RHODES	MI	48652	GLADWIN	26051	YES
TAWAS CITY	MI	48763	IOSCO	26069	YES
EAST TAWAS	MI	48730	IOSCO	26069	YES
NATIONAL CITY	MI	48748	IOSCO	26069	YES
LONG LAKE	MI	48743	IOSCO	26069	YES
SOUTH BRANCH	MI	48761	IOSCO	26069	YES
TAWAS CITY	MI	48764	IOSCO	26069	YES
WHITTEMORE	MI	48770	IOSCO	26069	YES
HALE	MI	48739	IOSCO	26069	YES
OSCODA	MI	48750	IOSCO	26069	YES
MIDLAND	MI	48642	MIDLAND	26111	YES
MIDLAND	MI	48686	MIDLAND	26111	YES
COLEMAN	MI	48618	MIDLAND	26111	YES
SANFORD	MI	48657	MIDLAND	26111	YES
EDENVILLE	MI	48620	MIDLAND	26111	YES
MIDLAND	MI	48641	MIDLAND	26111	YES

MIDLAND	MI	48674	MIDLAND	26111	YES
MIDLAND	MI	48667	MIDLAND	26111	YES
HOPE	MI	48628	MIDLAND	26111	YES
MIDLAND	MI	48640	MIDLAND	26111	YES
MIDLAND	MI	48670	MIDLAND	26111	YES
SAGINAW	MI	48638	SAGINAW	26145	YES
HEMLOCK	MI	48626	SAGINAW	26145	YES
SAGINAW	MI	48601	SAGINAW	26145	YES
BRANT	MI	48614	SAGINAW	26145	YES
MERRILL	MI	48637	SAGINAW	26145	YES
FRANKENMUTH	MI	48787	SAGINAW	26145	YES
SAINT CHARLES	MI	48655	SAGINAW	26145	YES
SAGINAW	MI	48608	SAGINAW	26145	YES
SAGINAW	MI	48604	SAGINAW	26145	YES
BIRCH RUN	MI	48415	SAGINAW	26145	YES
SAGINAW	MI	48605	SAGINAW	26145	YES
FRANKENMUTH	MI	48734	SAGINAW	26145	YES
SAGINAW	MI	48663	SAGINAW	26145	YES
SAGINAW	MI	48607	SAGINAW	26145	YES
CARROLLTON	MI	48724	SAGINAW	26145	YES
FREELAND	MI	48623	SAGINAW	26145	YES
SAGINAW	MI	48603	SAGINAW	26145	YES
CHESANING	MI	48616	SAGINAW	26145	YES
SAGINAW	MI	48606	SAGINAW	26145	YES
OAKLEY	MI	48649	SAGINAW	26145	YES
SAGINAW	MI	48602	SAGINAW	26145	YES
BURT	MI	48417	SAGINAW	26145	YES
BRIDGEPORT	MI	48722	SAGINAW	26145	YES
SAGINAW	MI	48609	SAGINAW	26145	YES