



**Announcement 2022-08-09
FEMA Major Disaster Declaration
for Missouri - 4665**

FEMA has issued a presidential disaster declaration for **Missouri - 4665** 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 07/25/2022 to the incident end date of 07/28/2022**. 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 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 Missouri

FEMA Disaster ID: 4665

Declared: 08/08/2022

Incident Type: Severe Storms and Flooding

Incident Period: 07/25/2022 - 07/28/2022

Counties Eligible for Individual Assistance as of 08/08/2022:		St. Charles, St. Louis (county), St. Louis (city)			
City	State	Zip Code	County	FIPS	Individual
SAINT LOUIS	MO	63180	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63111	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63103	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63196	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63160	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63156	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63106	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63110	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63147	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63169	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63177	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63179	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63150	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63190	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63197	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63116	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63155	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63182	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63108	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63115	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63120	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63139	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63166	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63199	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63164	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63171	ST. LOUIS (CITY)	29510	YES

SAINT LOUIS	MO	63178	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63101	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63112	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63158	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63102	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63109	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63188	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63195	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63104	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63107	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63118	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63113	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63163	ST. LOUIS (CITY)	29510	YES
SAINT LOUIS	MO	63157	ST. LOUIS (CITY)	29510	YES
COTTLEVILLE	MO	63338	ST. CHARLES	29183	YES
WENTZVILLE	MO	63385	ST. CHARLES	29183	YES
FLINTHILL	MO	63346	ST. CHARLES	29183	YES
DEFIANCE	MO	63341	ST. CHARLES	29183	YES
AUGUSTA	MO	63332	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63303	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63301	ST. CHARLES	29183	YES
SAINT PETERS	MO	63376	ST. CHARLES	29183	YES
O FALLON	MO	63366	ST. CHARLES	29183	YES
FORISTELL	MO	63348	ST. CHARLES	29183	YES
LAKE SAINT LOUIS	MO	63367	ST. CHARLES	29183	YES
O FALLON	MO	63368	ST. CHARLES	29183	YES
WEST ALTON	MO	63386	ST. CHARLES	29183	YES
PORTAGE DES SIOUX	MO	63373	ST. CHARLES	29183	YES
NEW MELLE	MO	63365	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63302	ST. CHARLES	29183	YES
SAINT CHARLES	MO	63304	ST. CHARLES	29183	YES
BALLWIN	MO	63021	ST. LOUIS	29189	YES
FLORISSANT	MO	63032	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63117	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63119	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63123	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63127	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63131	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63134	ST. LOUIS	29189	YES
ALLENTON	MO	63001	ST. LOUIS	29189	YES
CHESTERFIELD	MO	63005	ST. LOUIS	29189	YES
EUREKA	MO	63025	ST. LOUIS	29189	YES
FLORISSANT	MO	63031	ST. LOUIS	29189	YES
FLORISSANT	MO	63034	ST. LOUIS	29189	YES
WILDWOOD	MO	63038	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63126	ST. LOUIS	29189	YES

SAINT LOUIS	MO	63128	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63129	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63130	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63136	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63137	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63141	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63144	ST. LOUIS	29189	YES
FENTON	MO	63099	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63167	ST. LOUIS	29189	YES
CHESTERFIELD	MO	63017	ST. LOUIS	29189	YES
BALLWIN	MO	63022	ST. LOUIS	29189	YES
BALLWIN	MO	63024	ST. LOUIS	29189	YES
FENTON	MO	63026	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63121	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63140	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63146	ST. LOUIS	29189	YES
BALLWIN	MO	63011	ST. LOUIS	29189	YES
BRIDGETON	MO	63044	ST. LOUIS	29189	YES
VALLEY PARK	MO	63088	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63151	ST. LOUIS	29189	YES
HAZELWOOD	MO	63042	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63125	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63138	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63145	ST. LOUIS	29189	YES
CHESTERFIELD	MO	63006	ST. LOUIS	29189	YES
FLORISSANT	MO	63033	ST. LOUIS	29189	YES
WILDWOOD	MO	63040	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63105	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63132	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63143	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63135	ST. LOUIS	29189	YES
MARYLAND HEIGHTS	MO	63043	ST. LOUIS	29189	YES
EARTH CITY	MO	63045	ST. LOUIS	29189	YES
SAINT ANN	MO	63074	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63114	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63122	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63124	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63133	ST. LOUIS	29189	YES
SAINT LOUIS	MO	63198	ST. LOUIS	29189	YES