



**Announcement 2020-09-21  
FEMA Major Disaster Declaration  
for Alabama - 4563**

FEMA has issued a presidential disaster declaration for **Alabama - 4563** 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 **September 14, 2020 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
<b>Conventional w/Appraisal Waiver on AUS</b>	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
<b>Conventional with Appraisal</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
<b>FHA Full Doc</b>	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 1004D Appraisal with exterior photos
<b>FHA Streamline</b>	No Action Needed	No Action Needed
<b>VA Full Doc</b>	Exterior DAIR*	Exterior DAIR*
<b>VA IRRRL</b>	Exterior DAIR*	Exterior DAIR*
<b>Non-QM</b>	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 Alabama**

**FEMA Disaster ID: 4563**

**Declared: 09/20/2020**

**Incident Type: Hurricane Sally**

**Incident Period: 09/14/2020 and continuing**

Counties Eligible for Individual Assistance as of 09/20/2020:		Baldwin, Escambia, Mobile			
City	State	Zip Code	County	FIPS	Individual
DAPHNE	AL	36526	BALDWIN	1003	YES
POINT CLEAR	AL	36564	BALDWIN	1003	YES
PERDIDO	AL	36562	BALDWIN	1003	YES
SEMINOLE	AL	36574	BALDWIN	1003	YES
STOCKTON	AL	36579	BALDWIN	1003	YES
ELBERTA	AL	36530	BALDWIN	1003	YES
LITTLE RIVER	AL	36550	BALDWIN	1003	YES
MAGNOLIA SPRINGS	AL	36555	BALDWIN	1003	YES
DAPHNE	AL	36527	BALDWIN	1003	YES
MONTROSE	AL	36559	BALDWIN	1003	YES
GULF SHORES	AL	36547	BALDWIN	1003	YES
FOLEY	AL	36535	BALDWIN	1003	YES
ORANGE BEACH	AL	36561	BALDWIN	1003	YES
FAIRHOPE	AL	36533	BALDWIN	1003	YES
SUMMERDALE	AL	36580	BALDWIN	1003	YES
STAPLETON	AL	36578	BALDWIN	1003	YES
FAIRHOPE	AL	36532	BALDWIN	1003	YES
BON SECOUR	AL	36511	BALDWIN	1003	YES
ROBERTSDALE	AL	36567	BALDWIN	1003	YES
FOLEY	AL	36536	BALDWIN	1003	YES
LILLIAN	AL	36549	BALDWIN	1003	YES
BAY MINETTE	AL	36507	BALDWIN	1003	YES
SILVERHILL	AL	36576	BALDWIN	1003	YES
GULF SHORES	AL	36542	BALDWIN	1003	YES
LOXLEY	AL	36551	BALDWIN	1003	YES
SPANISH FORT	AL	36577	BALDWIN	1003	YES

FLOMATON	AL	36441	ESCAMBIA	1053	YES
BREWTON	AL	36427	ESCAMBIA	1053	YES
ATMORE	AL	36503	ESCAMBIA	1053	YES
BREWTON	AL	36426	ESCAMBIA	1053	YES
HUXFORD	AL	36543	ESCAMBIA	1053	YES
ATMORE	AL	36502	ESCAMBIA	1053	YES
ATMORE	AL	36504	ESCAMBIA	1053	YES
BUCKS	AL	36512	MOBILE	1097	YES
MOBILE	AL	36608	MOBILE	1097	YES
MOBILE	AL	36615	MOBILE	1097	YES
MOBILE	AL	36616	MOBILE	1097	YES
MOBILE	AL	36652	MOBILE	1097	YES
MOBILE	AL	36691	MOBILE	1097	YES
MOBILE	AL	36693	MOBILE	1097	YES
MOUNT VERNON	AL	36560	MOBILE	1097	YES
SATSUMA	AL	36572	MOBILE	1097	YES
MOBILE	AL	36604	MOBILE	1097	YES
MOBILE	AL	36609	MOBILE	1097	YES
MOBILE	AL	36675	MOBILE	1097	YES
MOBILE	AL	36621	MOBILE	1097	YES
SAINT ELMO	AL	36568	MOBILE	1097	YES
SEMMES	AL	36575	MOBILE	1097	YES
MOBILE	AL	36607	MOBILE	1097	YES
MOBILE	AL	36612	MOBILE	1097	YES
MOBILE	AL	36633	MOBILE	1097	YES
MOBILE	AL	36689	MOBILE	1097	YES
AXIS	AL	36505	MOBILE	1097	YES
THEODORE	AL	36582	MOBILE	1097	YES
THEODORE	AL	36590	MOBILE	1097	YES
MOBILE	AL	36602	MOBILE	1097	YES
MOBILE	AL	36605	MOBILE	1097	YES
MOBILE	AL	36617	MOBILE	1097	YES
MOBILE	AL	36640	MOBILE	1097	YES
MOBILE	AL	36685	MOBILE	1097	YES
MOBILE	AL	36690	MOBILE	1097	YES
MOBILE	AL	36688	MOBILE	1097	YES
MOBILE	AL	36630	MOBILE	1097	YES
SARALAND	AL	36571	MOBILE	1097	YES
EIGHT MILE	AL	36613	MOBILE	1097	YES
MOBILE	AL	36625	MOBILE	1097	YES
MOBILE	AL	36644	MOBILE	1097	YES
MOBILE	AL	36628	MOBILE	1097	YES
BAYOU LA BATRE	AL	36509	MOBILE	1097	YES
CITRONELLE	AL	36522	MOBILE	1097	YES
MOBILE	AL	36606	MOBILE	1097	YES
MOBILE	AL	36610	MOBILE	1097	YES
MOBILE	AL	36671	MOBILE	1097	YES

MOBILE	AL	36695	MOBILE	1097	YES
CODEN	AL	36523	MOBILE	1097	YES
MOBILE	AL	36618	MOBILE	1097	YES
MOBILE	AL	36619	MOBILE	1097	YES
MOBILE	AL	36641	MOBILE	1097	YES
DAUPHIN ISLAND	AL	36528	MOBILE	1097	YES
MOBILE	AL	36622	MOBILE	1097	YES
CHUNCHULA	AL	36521	MOBILE	1097	YES
CREOLA	AL	36525	MOBILE	1097	YES
WILMER	AL	36587	MOBILE	1097	YES
MOBILE	AL	36601	MOBILE	1097	YES
MOBILE	AL	36603	MOBILE	1097	YES
MOBILE	AL	36611	MOBILE	1097	YES
MOBILE	AL	36660	MOBILE	1097	YES
MOBILE	AL	36663	MOBILE	1097	YES
MOBILE	AL	36670	MOBILE	1097	YES
GRAND BAY	AL	36541	MOBILE	1097	YES
IRVINGTON	AL	36544	MOBILE	1097	YES