



**Announcement 2021-04-26
FEMA Major Disaster Declaration
for Kentucky - 4595**

FEMA has issued a presidential disaster declaration for **Kentucky - 4595** 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 02/27/2021 to the incident end date of 03/14/2021**. 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 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 Kentucky

FEMA Disaster ID: 4595

Declared: 04/23/2021

Incident Type: Severe Storms, Flooding, Landslides and Mudslides

Incident Period: 02/27/2021 - 03/14/2021

Counties Eligible for Individual Assistance as of 04/23/2021:		Breathitt, Clay, Estill, Floyd, Johnson, Lee, Magoffin, Martin, Powell			
City	State	Zip Code	County	FIPS	Individual
ATHOL	KY	41307	BREATHITT	21025	YES
BAYS	KY	41310	BREATHITT	21025	YES
ROUSSEAU	KY	41366	BREATHITT	21025	YES
WHICK	KY	41390	BREATHITT	21025	YES
VANCLEVE	KY	41385	BREATHITT	21025	YES
LOST CREEK	KY	41348	BREATHITT	21025	YES
JACKSON	KY	41339	BREATHITT	21025	YES
CLAYHOLE	KY	41317	BREATHITT	21025	YES
BIG CREEK	KY	40914	CLAY	21051	YES
SEXTONS CREEK	KY	40983	CLAY	21051	YES
GARRARD	KY	40941	CLAY	21051	YES
ONEIDA	KY	40972	CLAY	21051	YES
MANCHESTER	KY	40962	CLAY	21051	YES
FALL ROCK	KY	40932	CLAY	21051	YES
ERILINE	KY	40931	CLAY	21051	YES
GOOSE ROCK	KY	40944	CLAY	21051	YES
HIMA	KY	40951	CLAY	21051	YES
IRVINE	KY	40336	ESTILL	21065	YES
WINSTON	KY	40495	ESTILL	21065	YES
RAVENNA	KY	40472	ESTILL	21065	YES
MARTIN	KY	41649	FLOYD	21071	YES
WAYLAND	KY	41666	FLOYD	21071	YES
TRAM	KY	41663	FLOYD	21071	YES
DAVID	KY	41616	FLOYD	21071	YES
ALLEN	KY	41601	FLOYD	21071	YES
PRESTONSBURG	KY	41653	FLOYD	21071	YES

MC DOWELL	KY	41647	FLOYD	21071	YES
IVEL	KY	41642	FLOYD	21071	YES
HI HAT	KY	41636	FLOYD	21071	YES
AUXIER	KY	41602	FLOYD	21071	YES
DWALE	KY	41621	FLOYD	21071	YES
GRETHEL	KY	41631	FLOYD	21071	YES
WEEKSBURY	KY	41667	FLOYD	21071	YES
WHEELWRIGHT	KY	41669	FLOYD	21071	YES
BEVINSVILLE	KY	41606	FLOYD	21071	YES
HAROLD	KY	41635	FLOYD	21071	YES
LANGLEY	KY	41645	FLOYD	21071	YES
STANVILLE	KY	41659	FLOYD	21071	YES
BYPRO	KY	41612	FLOYD	21071	YES
EASTERN	KY	41622	FLOYD	21071	YES
MELVIN	KY	41650	FLOYD	21071	YES
PRINTER	KY	41655	FLOYD	21071	YES
BLUE RIVER	KY	41607	FLOYD	21071	YES
EAST POINT	KY	41216	FLOYD	21071	YES
MINNIE	KY	41651	FLOYD	21071	YES
TEABERRY	KY	41660	FLOYD	21071	YES
BEAVER	KY	41604	FLOYD	21071	YES
BETSY LAYNE	KY	41605	FLOYD	21071	YES
DRIFT	KY	41619	FLOYD	21071	YES
BANNER	KY	41603	FLOYD	21071	YES
DANA	KY	41615	FLOYD	21071	YES
HAGERHILL	KY	41222	JOHNSON	21115	YES
RIVER	KY	41254	JOHNSON	21115	YES
TUTOR KEY	KY	41263	JOHNSON	21115	YES
WITTENSVILLE	KY	41274	JOHNSON	21115	YES
MEALLY	KY	41234	JOHNSON	21115	YES
OIL SPRINGS	KY	41238	JOHNSON	21115	YES
THELMA	KY	41260	JOHNSON	21115	YES
VAN LEAR	KY	41265	JOHNSON	21115	YES
WILLIAMSPORT	KY	41271	JOHNSON	21115	YES
STAFFORDSVILLE	KY	41256	JOHNSON	21115	YES
SITKA	KY	41255	JOHNSON	21115	YES
PAINTSVILLE	KY	41240	JOHNSON	21115	YES
FLATGAP	KY	41219	JOHNSON	21115	YES
STAMBAUGH	KY	41257	JOHNSON	21115	YES
KEATON	KY	41226	JOHNSON	21115	YES
WEST VAN LEAR	KY	41268	JOHNSON	21115	YES
BOONS CAMP	KY	41204	JOHNSON	21115	YES
LONE	KY	41347	LEE	21129	YES
BEATTYVILLE	KY	41311	LEE	21129	YES
ZOE	KY	41397	LEE	21129	YES
PRIMROSE	KY	41362	LEE	21129	YES
SAINT HELENS	KY	41368	LEE	21129	YES

HEIDELBERG	KY	41333	LEE	21129	YES
GUNLOCK	KY	41632	MAGOFFIN	21153	YES
ELSIE	KY	41422	MAGOFFIN	21153	YES
ROYALTON	KY	41464	MAGOFFIN	21153	YES
FALCON	KY	41426	MAGOFFIN	21153	YES
CISCO	KY	41410	MAGOFFIN	21153	YES
EDNA	KY	41419	MAGOFFIN	21153	YES
GAPVILLE	KY	41433	MAGOFFIN	21153	YES
SALYERSVILLE	KY	41465	MAGOFFIN	21153	YES
PILGRIM	KY	41250	MARTIN	21159	YES
INEZ	KY	41224	MARTIN	21159	YES
DEBORD	KY	41214	MARTIN	21159	YES
WARFIELD	KY	41267	MARTIN	21159	YES
LOVELY	KY	41231	MARTIN	21159	YES
BEAUTY	KY	41203	MARTIN	21159	YES
TOMAHAWK	KY	41262	MARTIN	21159	YES
SLADE	KY	40376	POWELL	21197	YES
CLAY CITY	KY	40312	POWELL	21197	YES
STANTON	KY	40380	POWELL	21197	YES