



**Announcement 2020-04-17
FEMA Major Disaster Declaration
for Mississippi - 4536**

FEMA has issued a presidential disaster declaration for Mississippi - 4536 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 date of **April 12, 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

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 Mississippi

FEMA Disaster ID: 4536

Declared: 04/16/2020

Incident Type: Severe Storms, Tornadoes, Straight-line Winds, and Flooding

Incident Period: 04/12/2020

Counties Eligible for Individual Assistance as of 04/12/2020:		Covington, Jefferson Davis, Jones			
City	State	Zip Code	County	FIPS	Individual
MOUNT OLIVE	MS	39119	COVINGTON	28031	YES
SEMINARY	MS	39479	COVINGTON	28031	YES
COLLINS	MS	39428	COVINGTON	28031	YES
OAK VALE	MS	39656	JEFFERSON DAVIS	28065	YES
PRENTISS	MS	39474	JEFFERSON DAVIS	28065	YES
CARSON	MS	39427	JEFFERSON DAVIS	28065	YES
BASSFIELD	MS	39421	JEFFERSON DAVIS	28065	YES
SANDERSVILLE	MS	39477	JONES	28067	YES
LAUREL	MS	39443	JONES	28067	YES
LAUREL	MS	39442	JONES	28067	YES
OVETT	MS	39464	JONES	28067	YES
LAUREL	MS	39440	JONES	28067	YES
LAUREL	MS	39441	JONES	28067	YES
EASTABUCHIE	MS	39436	JONES	28067	YES
MOSELLE	MS	39459	JONES	28067	YES
SOSO	MS	39480	JONES	28067	YES
ELLISVILLE	MS	39437	JONES	28067	YES