



**Announcement 2022-01-06
FEMA Major Disaster Declaration
for Washington - 4635**

FEMA has issued a presidential disaster declaration for **Washington - 4635** designating counties as eligible for individual assistance.

Interior/Exterior re-inspection will be required for properties located in zip codes and counties that eligible for individual assistance for appraisals issued **prior to the incident start date of 11/13/2021 to the incident end date of 11/15/2021**. 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 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 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 Washington

FEMA Disaster ID: 4635

Declared: 01/05/2022

Incident Type: Flooding and Mudslides

Incident Period: 11/13/2021 - 11/15/2021

Counties Eligible for Individual Assistance as of 01/05/2022:		Clallam, Skagit, Whatcom			
City	State	Zip Code	County	FIPS	Individual
BEAVER	WA	98305	CLALLAM	53009	YES
JOYCE	WA	98343	CLALLAM	53009	YES
SEQUIM	WA	98382	CLALLAM	53009	YES
PORT ANGELES	WA	98362	CLALLAM	53009	YES
SEKIU	WA	98381	CLALLAM	53009	YES
PORT ANGELES	WA	98363	CLALLAM	53009	YES
LA PUSH	WA	98350	CLALLAM	53009	YES
FORKS	WA	98331	CLALLAM	53009	YES
CARLSBORG	WA	98324	CLALLAM	53009	YES
NEAH BAY	WA	98357	CLALLAM	53009	YES
CLALLAM BAY	WA	98326	CLALLAM	53009	YES
LA CONNER	WA	98257	SKAGIT	53057	YES
MARBLEMOUNT	WA	98267	SKAGIT	53057	YES
LYMAN	WA	98263	SKAGIT	53057	YES
CLEARLAKE	WA	98235	SKAGIT	53057	YES
ROCKPORT	WA	98283	SKAGIT	53057	YES
HAMILTON	WA	98255	SKAGIT	53057	YES
CONCRETE	WA	98237	SKAGIT	53057	YES
BOW	WA	98232	SKAGIT	53057	YES
SEDRO WOOLLEY	WA	98284	SKAGIT	53057	YES
MOUNT VERNON	WA	98273	SKAGIT	53057	YES
CONWAY	WA	98238	SKAGIT	53057	YES
ANACORTES	WA	98221	SKAGIT	53057	YES
MOUNT VERNON	WA	98274	SKAGIT	53057	YES
BURLINGTON	WA	98233	SKAGIT	53057	YES
BELLINGHAM	WA	98229	WHATCOM	53073	YES

EVERSON	WA	98247	WHATCOM	53073	YES
BLAINE	WA	98231	WHATCOM	53073	YES
LUMMI ISLAND	WA	98262	WHATCOM	53073	YES
BLAINE	WA	98230	WHATCOM	53073	YES
BELLINGHAM	WA	98228	WHATCOM	53073	YES
FERNDALE	WA	98248	WHATCOM	53073	YES
LYNDEN	WA	98264	WHATCOM	53073	YES
SUMAS	WA	98295	WHATCOM	53073	YES
CUSTER	WA	98240	WHATCOM	53073	YES
POINT ROBERTS	WA	98281	WHATCOM	53073	YES
BELLINGHAM	WA	98225	WHATCOM	53073	YES
DEMING	WA	98244	WHATCOM	53073	YES
BELLINGHAM	WA	98227	WHATCOM	53073	YES
ACME	WA	98220	WHATCOM	53073	YES
NOOKSACK	WA	98276	WHATCOM	53073	YES
MAPLE FALLS	WA	98266	WHATCOM	53073	YES
BELLINGHAM	WA	98226	WHATCOM	53073	YES