



**Announcement 2019-11-18
FEMA Major Disaster Declaration
for South Dakota - 4469**

FEMA has issued a presidential disaster declaration for South Dakota - 4469 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 09/09/2019 to the incident end date of 09/26/2019. 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
Conventional HARP (with or without Appraisal)	No Action Needed	No Action Needed
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



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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 South Dakota

FEMA Disaster ID: 4469

Declared: 11/18/2019

Incident Type: Severe Storms, Tornadoes and Flooding

Incident Period: 09/09/2019 - 09/26/2019

Counties Eligible for Individual Assistance as of 11/18/2019: Brookings, Charles Mix, Davison, Hanson, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, and Yankton

<u>City</u>	<u>State</u>	<u>Zip Code</u>	<u>County</u>	<u>FIPS</u>	<u>Individual</u>
WHITE	SD	57276	BROOKINGS	46011	YES
BRUCE	SD	57220	BROOKINGS	46011	YES
ELKTON	SD	57026	BROOKINGS	46011	YES
BROOKINGS	SD	57007	BROOKINGS	46011	YES
AURORA	SD	57002	BROOKINGS	46011	YES
VOLGA	SD	57071	BROOKINGS	46011	YES
BROOKINGS	SD	57006	BROOKINGS	46011	YES
SINAI	SD	57061	BROOKINGS	46011	YES
PICKSTOWN	SD	57367	CHARLES MIX	46023	YES
DANTE	SD	57329	CHARLES MIX	46023	YES
MARTY	SD	57361	CHARLES MIX	46023	YES
PLATTE	SD	57369	CHARLES MIX	46023	YES
WAGNER	SD	57380	CHARLES MIX	46023	YES
LAKE ANDES	SD	57356	CHARLES MIX	46023	YES
GEDDES	SD	57342	CHARLES MIX	46023	YES
ETHAN	SD	57334	DAVISON	46035	YES
MOUNT VERNON	SD	57363	DAVISON	46035	YES
MITCHELL	SD	57301	DAVISON	46035	YES
FULTON	SD	57340	HANSON	46061	YES
SPENCER	SD	57374	HANSON	46061	YES
ALEXANDRIA	SD	57311	HANSON	46061	YES
FREEMAN	SD	57029	HUTCHINSON	46067	YES
DIMOCK	SD	57331	HUTCHINSON	46067	YES
KAYLOR	SD	57354	HUTCHINSON	46067	YES
MENNO	SD	57045	HUTCHINSON	46067	YES
TRIPP	SD	57376	HUTCHINSON	46067	YES

OLIVET	SD	57052	HUTCHINSON	46067	YES
EMERY	SD	57332	HUTCHINSON	46067	YES
PARKSTON	SD	57366	HUTCHINSON	46067	YES
MADISON	SD	57042	LAKE	46079	YES
RAMONA	SD	57054	LAKE	46079	YES
RUTLAND	SD	57057	LAKE	46079	YES
NUNDA	SD	57050	LAKE	46079	YES
WENTWORTH	SD	57075	LAKE	46079	YES
CHESTER	SD	57016	LAKE	46079	YES
TEA	SD	57064	LINCOLN	46083	YES
HUDSON	SD	57034	LINCOLN	46083	YES
LENNOX	SD	57039	LINCOLN	46083	YES
SIOUX FALLS	SD	57108	LINCOLN	46083	YES
FAIRVIEW	SD	57027	LINCOLN	46083	YES
HARRISBURG	SD	57032	LINCOLN	46083	YES
CANTON	SD	57013	LINCOLN	46083	YES
WORTHING	SD	57077	LINCOLN	46083	YES
CANISTOTA	SD	57012	MC COOK	46087	YES
SALEM	SD	57058	MC COOK	46087	YES
BRIDGEWATER	SD	57319	MC COOK	46087	YES
MONTROSE	SD	57048	MC COOK	46087	YES
MONROE	SD	57047	MC COOK	46087	YES
SIOUX FALLS	SD	57188	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57192	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57103	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57110	MINNEHAHA	46099	YES
HARTFORD	SD	57033	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57196	MINNEHAHA	46099	YES
ROWENA	SD	57056	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57109	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57117	MINNEHAHA	46099	YES
BALTIC	SD	57003	MINNEHAHA	46099	YES
VALLEY SPRINGS	SD	57068	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57106	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57107	MINNEHAHA	46099	YES
LYONS	SD	57041	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57194	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57104	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57195	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57198	MINNEHAHA	46099	YES
COLTON	SD	57018	MINNEHAHA	46099	YES
BRANDON	SD	57005	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57118	MINNEHAHA	46099	YES
RENNER	SD	57055	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57189	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57197	MINNEHAHA	46099	YES

HUMBOLDT	SD	57035	MINNEHAHA	46099	YES
GARRETSON	SD	57030	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57186	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57193	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57101	MINNEHAHA	46099	YES
SIOUX FALLS	SD	57105	MINNEHAHA	46099	YES
CROOKS	SD	57020	MINNEHAHA	46099	YES
DELL RAPIDS	SD	57022	MINNEHAHA	46099	YES
TRENT	SD	57065	MOODY	46101	YES
COLMAN	SD	57017	MOODY	46101	YES
EGAN	SD	57024	MOODY	46101	YES
FLANDREAU	SD	57028	MOODY	46101	YES
VOLIN	SD	57072	YANKTON	46135	YES
GAYVILLE	SD	57031	YANKTON	46135	YES
IRENE	SD	57037	YANKTON	46135	YES
MISSION HILL	SD	57046	YANKTON	46135	YES
YANKTON	SD	57079	YANKTON	46135	YES
YANKTON	SD	57078	YANKTON	46135	YES
LESTERVILLE	SD	57040	YANKTON	46135	YES
UTICA	SD	57067	YANKTON	46135	YES