



**Announcement 2019-09-23
FEMA Major Disaster Declaration
for Mississippi - 4429**

FEMA has issued a presidential disaster declaration for Mississippi - 4429 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 **February 22, 2019** to the incident end date of **March 29, 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

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: 4429

Declared: 04/23/2019

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

Incident Period: 02/22/2019 - 03/29/2019

Counties Eligible for Individual Assistance as of 09/20/2019 Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren and Yazzo

CITY	STATE	ZIP CODE	COUNTY	FIPS	INDIVIDUAL
PRAIRIE	MS	39756	CLAY	28025	YES
CEDARBLUFF	MS	39741	CLAY	28025	YES
MONTPELIER	MS	39754	CLAY	28025	YES
WEST POINT	MS	39773	CLAY	28025	YES
PHEBA	MS	39755	CLAY	28025	YES
LOUISE	MS	39097	HUMPHREYS	28053	YES
SILVER CITY	MS	39166	HUMPHREYS	28053	YES
MIDNIGHT	MS	39115	HUMPHREYS	28053	YES
BELZONI	MS	39038	HUMPHREYS	28053	YES
ISOLA	MS	38754	HUMPHREYS	28053	YES
VALLEY PARK	MS	39177	ISSAQUENA	28055	YES
GRACE	MS	38745	ISSAQUENA	28055	YES
MAYERSVILLE	MS	39113	ISSAQUENA	28055	YES
MAYHEW	MS	39753	LOWNDES	28087	YES
COLUMBUS	MS	39710	LOWNDES	28087	YES
COLUMBUS	MS	39703	LOWNDES	28087	YES
STEENS	MS	39766	LOWNDES	28087	YES
CRAWFORD	MS	39743	LOWNDES	28087	YES
COLUMBUS	MS	39704	LOWNDES	28087	YES
COLUMBUS	MS	39701	LOWNDES	28087	YES
COLUMBUS	MS	39702	LOWNDES	28087	YES
COLUMBUS	MS	39705	LOWNDES	28087	YES
ARTESIA	MS	39736	LOWNDES	28087	YES

CALEDONIA	MS	39740	LOWNDES	28087	YES
GREENWOOD					
SPRINGS	MS	38848	MONROE	28095	YES
BECKER	MS	38825	MONROE	28095	YES
AMORY	MS	38821	MONROE	28095	YES
HAMILTON	MS	39746	MONROE	28095	YES
GATTMAN	MS	38844	MONROE	28095	YES
ABERDEEN	MS	39730	MONROE	28095	YES
SMITHVILLE	MS	38870	MONROE	28095	YES
PANTHER BURN	MS	38765	SHARKEY	28125	YES
CARY	MS	39054	SHARKEY	28125	YES
ROLLING FORK	MS	39159	SHARKEY	28125	YES
DELTA CITY	MS	39061	SHARKEY	28125	YES
ANGUILLA	MS	38721	SHARKEY	28125	YES
VICKSBURG	MS	39182	WARREN	28149	YES
VICKSBURG	MS	39181	WARREN	28149	YES
REDWOOD	MS	39156	WARREN	28149	YES
VICKSBURG	MS	39183	WARREN	28149	YES
VICKSBURG	MS	39180	WARREN	28149	YES
SATARTIA	MS	39162	YAZOO	28163	YES
BENTON	MS	39039	YAZOO	28163	YES
HOLLY BLUFF	MS	39088	YAZOO	28163	YES
VAUGHAN	MS	39179	YAZOO	28163	YES
YAZOO CITY	MS	39194	YAZOO	28163	YES
BENTONIA	MS	39040	YAZOO	28163	YES
TINSLEY	MS	39173	YAZOO	28163	YES