



**Announcement 2020-03-06
FEMA Major Disaster Declaration
for Tennessee - 4476**

FEMA has issued a presidential disaster declaration for Tennessee - 4476 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 **March 3, 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 Tennessee

FEMA Disaster ID: 4476

Declared: 03/05/2020

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

Incident Period: 03/03/2020

Counties Eligible for Individual Assistance as of 03/03/2020: Davidson, Putnam, Wilson

City	State	Zip Code	County	FIPS	Individual
NASHVILLE	TN	37235	DAVIDSON	47037	YES
NASHVILLE	TN	37227	DAVIDSON	47037	YES
NASHVILLE	TN	37242	DAVIDSON	47037	YES
JOELTON	TN	37080	DAVIDSON	47037	YES
NASHVILLE	TN	37216	DAVIDSON	47037	YES
NASHVILLE	TN	37217	DAVIDSON	47037	YES
NASHVILLE	TN	37220	DAVIDSON	47037	YES
NASHVILLE	TN	37222	DAVIDSON	47037	YES
NASHVILLE	TN	37239	DAVIDSON	47037	YES
NASHVILLE	TN	37237	DAVIDSON	47037	YES
NASHVILLE	TN	37232	DAVIDSON	47037	YES
NASHVILLE	TN	37243	DAVIDSON	47037	YES
NASHVILLE	TN	37202	DAVIDSON	47037	YES
NASHVILLE	TN	37207	DAVIDSON	47037	YES
ANTIOCH	TN	37013	DAVIDSON	47037	YES
NASHVILLE	TN	37215	DAVIDSON	47037	YES
NASHVILLE	TN	37238	DAVIDSON	47037	YES
NASHVILLE	TN	37234	DAVIDSON	47037	YES
NASHVILLE	TN	37250	DAVIDSON	47037	YES
NASHVILLE	TN	37248	DAVIDSON	47037	YES
NASHVILLE	TN	37203	DAVIDSON	47037	YES
HERMITAGE	TN	37076	DAVIDSON	47037	YES
ANTIOCH	TN	37011	DAVIDSON	47037	YES
NASHVILLE	TN	37208	DAVIDSON	47037	YES
NASHVILLE	TN	37209	DAVIDSON	47037	YES
NASHVILLE	TN	37212	DAVIDSON	47037	YES

MADISON	TN	37115	DAVIDSON	47037	YES
NASHVILLE	TN	37221	DAVIDSON	47037	YES
NASHVILLE	TN	37229	DAVIDSON	47037	YES
GOODLETTSVILLE	TN	37070	DAVIDSON	47037	YES
WHITES CREEK	TN	37189	DAVIDSON	47037	YES
NASHVILLE	TN	37205	DAVIDSON	47037	YES
NASHVILLE	TN	37206	DAVIDSON	47037	YES
NASHVILLE	TN	37249	DAVIDSON	47037	YES
NASHVILLE	TN	37245	DAVIDSON	47037	YES
NASHVILLE	TN	37246	DAVIDSON	47037	YES
OLD HICKORY	TN	37138	DAVIDSON	47037	YES
NASHVILLE	TN	37204	DAVIDSON	47037	YES
GOODLETTSVILLE	TN	37072	DAVIDSON	47037	YES
NASHVILLE	TN	37211	DAVIDSON	47037	YES
NASHVILLE	TN	37214	DAVIDSON	47037	YES
MADISON	TN	37116	DAVIDSON	47037	YES
NASHVILLE	TN	37228	DAVIDSON	47037	YES
NASHVILLE	TN	37240	DAVIDSON	47037	YES
NASHVILLE	TN	37201	DAVIDSON	47037	YES
NASHVILLE	TN	37210	DAVIDSON	47037	YES
NASHVILLE	TN	37213	DAVIDSON	47037	YES
NASHVILLE	TN	37219	DAVIDSON	47037	YES
NASHVILLE	TN	37224	DAVIDSON	47037	YES
NASHVILLE	TN	37230	DAVIDSON	47037	YES
NASHVILLE	TN	37244	DAVIDSON	47037	YES
NASHVILLE	TN	37247	DAVIDSON	47037	YES
NASHVILLE	TN	37236	DAVIDSON	47037	YES
NASHVILLE	TN	37218	DAVIDSON	47037	YES
NASHVILLE	TN	37241	DAVIDSON	47037	YES
BUFFALO VALLEY	TN	38548	PUTNAM	47141	YES
COOKEVILLE	TN	38506	PUTNAM	47141	YES
BAXTER	TN	38544	PUTNAM	47141	YES
SILVER POINT	TN	38582	PUTNAM	47141	YES
COOKEVILLE	TN	38501	PUTNAM	47141	YES
COOKEVILLE	TN	38505	PUTNAM	47141	YES
MONTEREY	TN	38574	PUTNAM	47141	YES
COOKEVILLE	TN	38502	PUTNAM	47141	YES
COOKEVILLE	TN	38503	PUTNAM	47141	YES
NORENE	TN	37136	WILSON	47189	YES
MOUNT JULIET	TN	37122	WILSON	47189	YES
LEBANON	TN	37087	WILSON	47189	YES
LEBANON	TN	37090	WILSON	47189	YES
LEBANON	TN	37088	WILSON	47189	YES
GLADEVILLE	TN	37071	WILSON	47189	YES
WATERTOWN	TN	37184	WILSON	47189	YES
MOUNT JULIET	TN	37121	WILSON	47189	YES