

Effective Date: March 2, 2021

UPDATE: Our disaster inspection requirements for Jumbo files have been updated based on Investor guidance. Please see the highlighted items in the chart below.

All other requirements remain the same.

Property Inspection Requirements for Transactions with Appraisals OR Property Inspection Waivers		
Program	If Appraisal is Dated	Property Inspection Type
<ul style="list-style-type: none"> Fannie Mae Freddie Mac 	<ul style="list-style-type: none"> On or before the Incident Period End Date, including on- going disasters where an Incident Period End Date has not yet been declared Also applies to loans utilizing an Appraisal Waiver or when an appraisal is not required 	<ul style="list-style-type: none"> If no damage has been reported by the borrower - Signed affidavit from borrower along with photos (interior and exterior) that clearly demonstrate the property has not been adversely affected by the disaster If damage has been reported by the borrower - Damage inspection report by a certified appraiser that identifies and quantifies any dwelling damage
<ul style="list-style-type: none"> Jumbo 	<ul style="list-style-type: none"> On or before the Incident Period End Date, including on- going disasters where an Incident Period End Date has not yet been declared Also applies to loans utilizing an Appraisal Waiver or when an appraisal is not required 	<ul style="list-style-type: none"> Post-disaster inspection from an established and reputable service provider, with post-disaster photos that clearly demonstrate the property has not been adversely affected by the disaster
<ul style="list-style-type: none"> Non-QM 	<ul style="list-style-type: none"> On or before the Incident Period End Date, including on- going disasters where an Incident Period End Date has not yet been declared Also applies to loans utilizing an Appraisal Waiver or when an appraisal is not required 	<ul style="list-style-type: none"> Signed affidavit from borrower along with photos (interior and exterior) that clearly demonstrate the property has not been adversely affected by the disaster

<ul style="list-style-type: none"> FHA loans closed or endorsed after the Incident Begin Date. 	On or before the Incident Period End Date, or within 14 calendar days from the Incident Begin Date, whichever is earlier.	<ul style="list-style-type: none"> Damage inspection report that identifies and quantifies any dwelling damage and should be completed by the original Appraiser. However, if the original Appraiser is not available, another FHA Roster Appraiser in good standing with geographic competence in the affected market may be used. If the Mortgagee uses a different Appraiser to inspect the Property, the Appraiser performing the damage inspection must be provided with a complete copy of the original appraisal. Must include interior and exterior photographs, and a statement on the neighborhood conditions as they relate to damage from the disaster.
	After the Incident Period End Date, or 14 calendar days from the Incident Begin Date, whichever is earlier.	The appraisal may be used in lieu of an inspection.

	County Receiving Individual Assistance			FEMA Link	FEMA Notice Date
1	Angelina	41	Kendall	DR-4586	2/20/2021
2	Aransas	42	Lavaca		
3	Bastrop	43	Liberty		
4	Bee	44	Madison		
5	Bell	45	Matagorda		
6	Bexar	46	Maverick		
7	Blanco	47	McLennan		
8	Brazoria	48	Montague		
9	Brazos	49	Montgomery		
10	Brown	50	Nacogdoches		
11	Burleson	51	Nueces		
12	Caldwell	52	Orange		
13	Calhoun	53	Palo Pinto		
14	Cameron	54	Panola		
15	Chambers	55	Parker		
16	Collin	56	Polk		
17	Comal	57	Rockwall		

18	Comanche	58	Sabine
19	Cooke	59	San Jacinto
20	Coryell	60	San Patricio
21	Dallas	61	Scurry
22	Denton	62	Shelby
23	DeWitt	63	Smith
24	Ellis	64	Stephens
25	Falls	65	Tarrant
26	Fort Bend	66	Travis
27	Galveston	67	Tyler
28	Gillespie	68	Upshur
29	Grimes	69	Van Zandt
30	Guadalupe	70	Victoria
31	Hardin	71	Walker
32	Harris	72	Waller
33	Hays	73	Wharton
34	Henderson	74	Wichita
35	Hidalgo	75	Williamson
36	Hood	76	Wilson
37	Jasper	77	Wise
38	Jefferson		
39	Johnson		
40	Kaufman		

	Additional Counties Receiving Individual Assistance with Amendment 1			FEMA Link	FEMA Notice Date
78	Anderson	94	Hunt	Amendment No. 1	2/22/2021
79	Austin	95	Jackson		
80	Bosque	96	Jim Wells		
81	Bowie	97	Jones		
82	Burnet	98	Limestone		
83	Cherokee	99	Lubbock		
84	Colorado	100	Medina		
85	Erath	101	Milam		
86	Fannin	102	Navarro		
87	Freestone	103	Rusk		
88	Gonzales	104	Taylor		
89	Grayson	105	Tom Green		
90	Gregg	106	Val Verde		

91	Harrison	107	Washington		
92	Hill	108	Wood		
93	Houston				

	Additional Counties Receiving Individual Assistance with Amendment 2			FEMA Link	FEMA Notice Date
109	Astascosa	119	Kleberg	Amendment No. 2	2/25/2021
110	Bandera	120	Leon		
111	Brooks	121	Llano		
112	Duval	122	Newton		
113	Eastland	123	Robertson		
114	Ector	124	Trinity		
115	Goliad	125	Webb		
116	Howard	126	Willacy		
117	Jim Hogg				
118	Kames				

FHA Damage Inspection Requirements

FHA Handbook 4000.1 II.A.7.c states, “All Properties with pending Mortgages or endorsements in areas under a Presidentially-Declared Major Disaster Areas (PDMDA) designated for individual assistance must have a damage inspection report that identifies and quantifies any dwelling damage. The damage inspection report must be completed by an FHA Roster Appraiser even if the inspection shows no damage to the Property, and the report must be dated after the Incident Period (as defined by FEMA) or 14 Days from the Incident Period start date, whichever is earlier. If the effective date of the appraisal is on or after the date required above for an inspection, a separate damage inspection report is not necessary.”

FEMA-4586-DR, Texas Disaster Declaration as of 02/25/2021
