



# PDMDA Job Aid

## Property Not Affected By Disaster

Refer to the [Disaster Declarations](#) page to determine if your county has been declared a PDMDA. The table below provides appraisal and re-inspection requirements that must be applied for disaster areas eligible for individual assistance:

Appraisal Types	Required Procedure
<p><b>Before the Incident End Date</b> Any form of appraisal completed on or before the incident end date</p> <p style="color: red;">FHA deviates from this policy in that a waiting period of 14 days is required, for both inspections and re-inspections, from the incident start date.</p>	<p>An inspection is required to verify the property is sound, marketable, and habitable and in the same condition as when it was originally appraised.</p> <ul style="list-style-type: none"> <li>• Exterior re-inspection with clear sharp photos of subject and street               <ul style="list-style-type: none"> <li>○ Underwriter has discretion to request interior inspections with interior photos if the disaster / circumstances warrant the additional requirement (i.e. flooding).</li> </ul> </li> <li>• The re-inspection must be requested from FLS and should be completed by the original appraiser whenever possible.</li> <li>• The re-inspection must be dated as close to the closing date as possible, within 10 calendar days. The condition of the property is required to be rep and warranted until the delivery date to the agency or investor.</li> </ul> <p><b>Note:</b> If the original appraisal was completed with comments that the subject property was not impacted by the disaster, and is within the 10 calendar days of closing, a re-inspection is not required.</p>
<p><b>On and After the End Date</b> Standard Appraisal to be completed After Incident End Date for Disaster (required for 120 days following the disaster end date). </p>	<p>The appraiser must note no negative impact to the property as a result of the disaster incident.</p> <p><b>Comment Example:</b> "Having personally inspected the property and surrounding neighborhood on (date), I certify that, to the best of my knowledge, the inspection revealed no indications of moderate to significant physical damage to the property or neighborhood, and there is no adverse effect to the marketability of the property and no repairs to the site or improvements are required."</p>
<p><b>On and After the End Date</b> Non-Standard Appraisal forms to be completed After Incident Period End Date for Disaster </p>	<p>Not eligible for 120 days after the disaster incident period end date.</p> <p>All appraisals (and PIWs) completed after the incident end date require interior/exterior disaster inspections. The condition of the property is required to be rep and warranted until the delivery date to the agency or investor.</p>
<p><b>Prior to and After End Date</b> Streamline Refinances – No Appraisal Required. See FHA Disclaimer above in Red.</p>	<p>A minimum 2075 Drive-By Appraisal to confirm/validate that the property has not been negatively impacted by the disaster for the 120 days following the Incident End date is required.</p>
<p>When the appraiser observes the property has been negatively impacted by the disaster, refer to the <a href="#">Disaster Re-inspection Policies</a> for complete details.</p>	

This job aid is intended to be used as a tool to assist in clarifying what to do when the subject property is in a PDMDA but has no damage. Underwriting criteria is subject to the formal terms and conditions posted in the guidelines. In the event of any conflict with this document, the guidelines will govern.