



Announcement WS 2018 – 01-04

**FEMA Disaster Declaration Update for
Mississippi – Hurricane Nate - 4350**

January 04, 2018

FEMA has issued an update to the disaster declaration for Mississippi designating **2** more counties as eligible for **public assistance only**. Counties eligible for public assistance now include: George, Greene, Hancock, Harrison, Jackson, and Stone.

iQM loans only: Re-inspections from the appraiser for properties located in zip codes and counties that are eligible for public assistance will be required for appraisals issued prior to the date of the last received FEMA disaster declaration update for that particular county. Refer to the updated *FEMA Disaster Declaration for Mississippi* attached to the announcement which provides the specific dates when counties were added to the declaration.

Note: An appraisal completed in an area *after the disaster declaration* incident end date does not require a re-certification. However, the appraiser *must* comment that the property is free from damage and that the disaster had no effect on the property. Any damage noted on the appraisal must be resolved before proceeding with closing the loan.

Re-inspection requirements for FEMA Identified Public Assistance Counties:

When FEMA has designated a county as eligible for Public Assistance, Impac requires an **exterior re-inspection, with photos**. Impac will allow the use of the following re-inspection documentation:

- a CDAIR
- a Fannie Mae Form 1004D/Freddie Mac 442, **or**
- a Fannie Mae Form 2075.

Regardless of the re-inspection form used, the appraiser must comment on the effect the disaster had on the value and marketability of the subject property. In the event significant damage is noted on the re-inspection, additional conditions may apply.

We thank you for your continued business.

If you have questions, please contact 855-GO-IMPAC (855-464-6722).



Impac Mortgage Corp. FEMA Disaster Declaration

FEMA Disaster Declaration for Mississippi

FEMA Disaster ID: 4350 Update

Declared 11/22/2017 (Updated 01/02/2018)

Incident Type: Hurricane Nate

Incident Period: 10/6 - 10/10/2017

Counties Eligible for Public Assistance as of 11/22/2017: George, Greene, Harrison, Jackson

Counties Eligible for Public Assistance as of 01/02/2018: Hancock, Stone

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
LUCEDALE	MS	39452	GEORGE	28039	NO	YES
MC LAIN	MS	39456	GREENE	28041	NO	YES
LEAKESVILLE	MS	39451	GREENE	28041	NO	YES
STATE LINE	MS	39362	GREENE	28041	NO	YES
NEELY	MS	39461	GREENE	28041	NO	YES
STENNIS SPACE CENTE	MS	39522	HANCOCK	28045	NO	YES
LAKESHORE	MS	39558	HANCOCK	28045	NO	YES
DIAMONDHEAD	MS	39525	HANCOCK	28045	NO	YES
BAY SAINT LOUIS	MS	39521	HANCOCK	28045	NO	YES
STENNIS SPACE CENTE	MS	39529	HANCOCK	28045	NO	YES
WAVELAND	MS	39576	HANCOCK	28045	NO	YES
BAY SAINT LOUIS	MS	39520	HANCOCK	28045	NO	YES
PEARLINGTON	MS	39572	HANCOCK	28045	NO	YES
KILN	MS	39556	HANCOCK	28045	NO	YES
BILOXI	MS	39530	HARRISON	28047	NO	YES
GULFPORT	MS	39501	HARRISON	28047	NO	YES
DIBERVILLE	MS	39540	HARRISON	28047	NO	YES
SAUCIER	MS	39574	HARRISON	28047	NO	YES
BILOXI	MS	39535	HARRISON	28047	NO	YES
GULFPORT	MS	39507	HARRISON	28047	NO	YES
BILOXI	MS	39534	HARRISON	28047	NO	YES
BILOXI	MS	39532	HARRISON	28047	NO	YES
BILOXI	MS	39531	HARRISON	28047	NO	YES
GULFPORT	MS	39506	HARRISON	28047	NO	YES
GULFPORT	MS	39502	HARRISON	28047	NO	YES
PASS CHRISTIAN	MS	39571	HARRISON	28047	NO	YES
LONG BEACH	MS	39560	HARRISON	28047	NO	YES
GULFPORT	MS	39503	HARRISON	28047	NO	YES
BILOXI	MS	39533	HARRISON	28047	NO	YES
GULFPORT	MS	39505	HARRISON	28047	NO	YES
PASCAGOULA	MS	39581	JACKSON	28059	NO	YES



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City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
PASCAGOULA	MS	39567	JACKSON	28059	NO	YES
MOSS POINT	MS	39563	JACKSON	28059	NO	YES
ESCATAWPA	MS	39552	JACKSON	28059	NO	YES
PASCAGOULA	MS	39569	JACKSON	28059	NO	YES
PASCAGOULA	MS	39595	JACKSON	28059	NO	YES
MOSS POINT	MS	39562	JACKSON	28059	NO	YES
PASCAGOULA	MS	39568	JACKSON	28059	NO	YES
HURLEY	MS	39555	JACKSON	28059	NO	YES
GAUTIER	MS	39553	JACKSON	28059	NO	YES
OCEAN SPRINGS	MS	39564	JACKSON	28059	NO	YES
VANCLEAVE	MS	39565	JACKSON	28059	NO	YES
OCEAN SPRINGS	MS	39566	JACKSON	28059	NO	YES
MC HENRY	MS	39561	STONE	28131	NO	YES
WIGGINS	MS	39577	STONE	28131	NO	YES
PERKINSTON	MS	39573	STONE	28131	NO	YES