



**Announcement 2020-08-31
FEMA Major Disaster Declaration
for Louisiana - 4559**

FEMA has issued a presidential disaster declaration for **Louisiana - 4559** 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 **08/22/2020** to the incident end date of **08/27/2020**. 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 Louisiana

FEMA Disaster ID: 4559

Declared: 08/28/2020

Incident Type: Hurricane Laura

Incident Period: 08/22/2020 - 08/27/2020

Counties Eligible for Individual Assistance as of 08/28/2020:		Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, Vernon			
City	State	Zip Code	County	FIPS	Individual
OAKDALE	LA	71463	ALLEN	22003	YES
ELIZABETH	LA	70638	ALLEN	22003	YES
REEVES	LA	70658	ALLEN	22003	YES
KINDER	LA	70648	ALLEN	22003	YES
LEBLANC	LA	70651	ALLEN	22003	YES
OBERLIN	LA	70655	ALLEN	22003	YES
MITTIE	LA	70654	ALLEN	22003	YES
GRANT	LA	70644	ALLEN	22003	YES
LONGVILLE	LA	70652	BEAUREGARD	22011	YES
DRY CREEK	LA	70637	BEAUREGARD	22011	YES
DERIDDER	LA	70634	BEAUREGARD	22011	YES
SINGER	LA	70660	BEAUREGARD	22011	YES
SUGARTOWN	LA	70662	BEAUREGARD	22011	YES
RAGLEY	LA	70657	BEAUREGARD	22011	YES
MERRYVILLE	LA	70653	BEAUREGARD	22011	YES
LAKE CHARLES	LA	70629	CALCASIEU	22019	YES
SULPHUR	LA	70663	CALCASIEU	22019	YES
LAKE CHARLES	LA	70606	CALCASIEU	22019	YES
LAKE CHARLES	LA	70601	CALCASIEU	22019	YES
LAKE CHARLES	LA	70607	CALCASIEU	22019	YES
HAYES	LA	70646	CALCASIEU	22019	YES
LAKE CHARLES	LA	70611	CALCASIEU	22019	YES
WESTLAKE	LA	70669	CALCASIEU	22019	YES
SULPHUR	LA	70665	CALCASIEU	22019	YES
SULPHUR	LA	70664	CALCASIEU	22019	YES
BELL CITY	LA	70630	CALCASIEU	22019	YES

VINTON	LA	70668	CALCASIEU	22019	YES
LAKE CHARLES	LA	70612	CALCASIEU	22019	YES
LAKE CHARLES	LA	70605	CALCASIEU	22019	YES
STARKS	LA	70661	CALCASIEU	22019	YES
LAKE CHARLES	LA	70602	CALCASIEU	22019	YES
LAKE CHARLES	LA	70615	CALCASIEU	22019	YES
IOWA	LA	70647	CALCASIEU	22019	YES
LAKE CHARLES	LA	70609	CALCASIEU	22019	YES
DEQUINCY	LA	70633	CALCASIEU	22019	YES
LAKE CHARLES	LA	70616	CALCASIEU	22019	YES
GRAND CHENIER	LA	70643	CAMERON	22023	YES
CREOLE	LA	70632	CAMERON	22023	YES
CAMERON	LA	70631	CAMERON	22023	YES
HACKBERRY	LA	70645	CAMERON	22023	YES
WELSH	LA	70591	JEFFERSON DAVIS	22053	YES
ROANOKE	LA	70581	JEFFERSON DAVIS	22053	YES
JENNINGS	LA	70546	JEFFERSON DAVIS	22053	YES
LACASSINE	LA	70650	JEFFERSON DAVIS	22053	YES
ELTON	LA	70532	JEFFERSON DAVIS	22053	YES
FENTON	LA	70640	JEFFERSON DAVIS	22053	YES
LAKE ARTHUR	LA	70549	JEFFERSON DAVIS	22053	YES
ROSEPINE	LA	70659	VERNON	22115	YES
HORNBECK	LA	71439	VERNON	22115	YES
KURTHWOOD	LA	71443	VERNON	22115	YES
LEESVILLE	LA	71496	VERNON	22115	YES
EVANS	LA	70639	VERNON	22115	YES
ANACOCO	LA	71403	VERNON	22115	YES
FORT POLK	LA	71459	VERNON	22115	YES
SLAGLE	LA	71475	VERNON	22115	YES
SIMPSON	LA	71474	VERNON	22115	YES
NEW LLANO	LA	71461	VERNON	22115	YES
PITKIN	LA	70656	VERNON	22115	YES
LEESVILLE	LA	71446	VERNON	22115	YES