



**Announcement 2019-10-25
FEMA Major Disaster Declaration
Update #1 for Texas - 4466**

FEMA has issued a presidential disaster declaration **update for Texas - 4466 designating an additional county 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 09/17/2019 to the incident end date of 09/23/2019. 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
Conventional HARP (with or without Appraisal)	No Action Needed	No Action Needed
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 Texas

FEMA Disaster ID: 4466

Declared: 10/04/2019, updated 10/24/2019

Incident Type: Tropical Storm

Incident Period: 09/17/2019 - 09/23/2019

Counties Eligible for Individual Assistance as of 10/24/2019 Chambers, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto

City	State	Zip Code	County	FIPS	Individual
BAYTOWN	TX	77523	CHAMBERS	48071	YES
HANKAMER	TX	77560	CHAMBERS	48071	YES
WALLISVILLE	TX	77597	CHAMBERS	48071	YES
MONT BELVIEU	TX	77580	CHAMBERS	48071	YES
WINNIE	TX	77665	CHAMBERS	48071	YES
ANAHUAC	TX	77514	CHAMBERS	48071	YES
STOWELL	TX	77661	CHAMBERS	48071	YES
HOUSTON	TX	77017	HARRIS	48201	YES
HUMBLE	TX	77396	HARRIS	48201	YES
BELLAIRE	TX	77402	HARRIS	48201	YES
CYPRESS	TX	77429	HARRIS	48201	YES
HOUSTON	TX	77035	HARRIS	48201	YES
HOUSTON	TX	77039	HARRIS	48201	YES
HOUSTON	TX	77042	HARRIS	48201	YES
HOUSTON	TX	77050	HARRIS	48201	YES
HOUSTON	TX	77054	HARRIS	48201	YES
HOUSTON	TX	77064	HARRIS	48201	YES
HOUSTON	TX	77068	HARRIS	48201	YES
HOUSTON	TX	77073	HARRIS	48201	YES
HOUSTON	TX	77091	HARRIS	48201	YES
HOUSTON	TX	77094	HARRIS	48201	YES
HOUSTON	TX	77215	HARRIS	48201	YES
KATY	TX	77491	HARRIS	48201	YES
HOUSTON	TX	77221	HARRIS	48201	YES
HOUSTON	TX	77227	HARRIS	48201	YES

HOUSTON	TX	77229	HARRIS	48201	YES
HOUSTON	TX	77251	HARRIS	48201	YES
HOUSTON	TX	77265	HARRIS	48201	YES
HOUSTON	TX	77268	HARRIS	48201	YES
HOUSTON	TX	77277	HARRIS	48201	YES
SPRING	TX	77379	HARRIS	48201	YES
HOUSTON	TX	77209	HARRIS	48201	YES
HOUSTON	TX	77246	HARRIS	48201	YES
HOUSTON	TX	77014	HARRIS	48201	YES
HOUSTON	TX	77043	HARRIS	48201	YES
HOUSTON	TX	77044	HARRIS	48201	YES
HOUSTON	TX	77051	HARRIS	48201	YES
HOUSTON	TX	77061	HARRIS	48201	YES
HOUSTON	TX	77078	HARRIS	48201	YES
HOUSTON	TX	77080	HARRIS	48201	YES
HOUSTON	TX	77086	HARRIS	48201	YES
HOUSTON	TX	77087	HARRIS	48201	YES
HOUSTON	TX	77201	HARRIS	48201	YES
HOUSTON	TX	77203	HARRIS	48201	YES
HOUSTON	TX	77213	HARRIS	48201	YES
PASADENA	TX	77504	HARRIS	48201	YES
PASADENA	TX	77506	HARRIS	48201	YES
HOUSTON	TX	77218	HARRIS	48201	YES
HOUSTON	TX	77219	HARRIS	48201	YES
HOUSTON	TX	77222	HARRIS	48201	YES
HOUSTON	TX	77231	HARRIS	48201	YES
HOUSTON	TX	77238	HARRIS	48201	YES
HOUSTON	TX	77244	HARRIS	48201	YES
HOUSTON	TX	77252	HARRIS	48201	YES
HOUSTON	TX	77261	HARRIS	48201	YES
HOUSTON	TX	77263	HARRIS	48201	YES
HOUSTON	TX	77288	HARRIS	48201	YES
HOUSTON	TX	77289	HARRIS	48201	YES
HOUSTON	TX	77293	HARRIS	48201	YES
KINGWOOD	TX	77325	HARRIS	48201	YES
CROSBY	TX	77532	HARRIS	48201	YES
TOMBALL	TX	77375	HARRIS	48201	YES
HOUSTON	TX	77278	HARRIS	48201	YES
HOUSTON	TX	77001	HARRIS	48201	YES
HOUSTON	TX	77008	HARRIS	48201	YES
HOUSTON	TX	77009	HARRIS	48201	YES
HOUSTON	TX	77019	HARRIS	48201	YES
ALIEF	TX	77411	HARRIS	48201	YES
HOUSTON	TX	77045	HARRIS	48201	YES
HOUSTON	TX	77046	HARRIS	48201	YES
HOUSTON	TX	77056	HARRIS	48201	YES
HOUSTON	TX	77059	HARRIS	48201	YES

HOUSTON	TX	77205	HARRIS	48201	YES
HOUSTON	TX	77210	HARRIS	48201	YES
HOUSTON	TX	77233	HARRIS	48201	YES
HOUSTON	TX	77245	HARRIS	48201	YES
HOUSTON	TX	77257	HARRIS	48201	YES
HOUSTON	TX	77266	HARRIS	48201	YES
HOUSTON	TX	77269	HARRIS	48201	YES
HOUSTON	TX	77273	HARRIS	48201	YES
HOUSTON	TX	77279	HARRIS	48201	YES
HOUSTON	TX	77280	HARRIS	48201	YES
HOUSTON	TX	77292	HARRIS	48201	YES
BAYTOWN	TX	77520	HARRIS	48201	YES
BAYTOWN	TX	77522	HARRIS	48201	YES
LA PORTE	TX	77572	HARRIS	48201	YES
TOMBALL	TX	77377	HARRIS	48201	YES
HOUSTON	TX	77212	HARRIS	48201	YES
HOUSTON	TX	77299	HARRIS	48201	YES
HOUSTON	TX	77023	HARRIS	48201	YES
HOUSTON	TX	77024	HARRIS	48201	YES
SPRING	TX	77388	HARRIS	48201	YES
HOUSTON	TX	77028	HARRIS	48201	YES
HOUSTON	TX	77036	HARRIS	48201	YES
HOUSTON	TX	77040	HARRIS	48201	YES
HOUSTON	TX	77041	HARRIS	48201	YES
HOUSTON	TX	77049	HARRIS	48201	YES
HOUSTON	TX	77055	HARRIS	48201	YES
HOUSTON	TX	77070	HARRIS	48201	YES
HOUSTON	TX	77074	HARRIS	48201	YES
HOUSTON	TX	77075	HARRIS	48201	YES
HOUSTON	TX	77085	HARRIS	48201	YES
HOUSTON	TX	77096	HARRIS	48201	YES
HOUSTON	TX	77099	HARRIS	48201	YES
HOUSTON	TX	77207	HARRIS	48201	YES
PASADENA	TX	77508	HARRIS	48201	YES
HOUSTON	TX	77223	HARRIS	48201	YES
HOUSTON	TX	77228	HARRIS	48201	YES
HOUSTON	TX	77237	HARRIS	48201	YES
HOUSTON	TX	77248	HARRIS	48201	YES
HOUSTON	TX	77262	HARRIS	48201	YES
HOUSTON	TX	77270	HARRIS	48201	YES
HOUSTON	TX	77275	HARRIS	48201	YES
HOUSTON	TX	77282	HARRIS	48201	YES
WEBSTER	TX	77598	HARRIS	48201	YES
HUFSMITH	TX	77337	HARRIS	48201	YES
HOUSTON	TX	77247	HARRIS	48201	YES
HOUSTON	TX	77260	HARRIS	48201	YES
HOUSTON	TX	77281	HARRIS	48201	YES

HOUSTON	TX	77002	HARRIS	48201	YES
HOUSTON	TX	77007	HARRIS	48201	YES
HOUSTON	TX	77013	HARRIS	48201	YES
HOUSTON	TX	77030	HARRIS	48201	YES
HOUSTON	TX	77048	HARRIS	48201	YES
HOUSTON	TX	77057	HARRIS	48201	YES
HOUSTON	TX	77062	HARRIS	48201	YES
HOUSTON	TX	77071	HARRIS	48201	YES
HOUSTON	TX	77079	HARRIS	48201	YES
HOUSTON	TX	77083	HARRIS	48201	YES
HOUSTON	TX	77084	HARRIS	48201	YES
HOUSTON	TX	77092	HARRIS	48201	YES
HOUSTON	TX	77093	HARRIS	48201	YES
HOUSTON	TX	77208	HARRIS	48201	YES
KATY	TX	77493	HARRIS	48201	YES
PASADENA	TX	77505	HARRIS	48201	YES
PASADENA	TX	77507	HARRIS	48201	YES
HOUSTON	TX	77220	HARRIS	48201	YES
HOUSTON	TX	77234	HARRIS	48201	YES
HOUSTON	TX	77242	HARRIS	48201	YES
HOUSTON	TX	77259	HARRIS	48201	YES
HOUSTON	TX	77267	HARRIS	48201	YES
HOUSTON	TX	77284	HARRIS	48201	YES
NORTH					
HOUSTON	TX	77315	HARRIS	48201	YES
CHANNELVIEW	TX	77530	HARRIS	48201	YES
HUMBLE	TX	77338	HARRIS	48201	YES
HUMBLE	TX	77346	HARRIS	48201	YES
HUMBLE	TX	77347	HARRIS	48201	YES
HOUSTON	TX	77204	HARRIS	48201	YES
HOUSTON	TX	77294	HARRIS	48201	YES
HOUSTON	TX	77297	HARRIS	48201	YES
HOUSTON	TX	77004	HARRIS	48201	YES
HOUSTON	TX	77012	HARRIS	48201	YES
HOUSTON	TX	77021	HARRIS	48201	YES
SPRING	TX	77383	HARRIS	48201	YES
SPRING	TX	77389	HARRIS	48201	YES
BELLAIRE	TX	77401	HARRIS	48201	YES
CYPRESS	TX	77433	HARRIS	48201	YES
HOUSTON	TX	77031	HARRIS	48201	YES
HOUSTON	TX	77058	HARRIS	48201	YES
HOUSTON	TX	77066	HARRIS	48201	YES
HOUSTON	TX	77076	HARRIS	48201	YES
HOUSTON	TX	77081	HARRIS	48201	YES
HOUSTON	TX	77088	HARRIS	48201	YES
HOUSTON	TX	77095	HARRIS	48201	YES
HOUSTON	TX	77202	HARRIS	48201	YES

KATY	TX	77492	HARRIS	48201	YES
HOUSTON	TX	77241	HARRIS	48201	YES
HOUSTON	TX	77258	HARRIS	48201	YES
HOUSTON	TX	77272	HARRIS	48201	YES
LA PORTE	TX	77571	HARRIS	48201	YES
SEABROOK	TX	77586	HARRIS	48201	YES
HUFFMAN	TX	77336	HARRIS	48201	YES
KINGWOOD	TX	77345	HARRIS	48201	YES
HOUSTON	TX	77216	HARRIS	48201	YES
HOUSTON	TX	77285	HARRIS	48201	YES
HOUSTON	TX	77276	HARRIS	48201	YES
HOUSTON	TX	77006	HARRIS	48201	YES
HOUSTON	TX	77010	HARRIS	48201	YES
HOUSTON	TX	77015	HARRIS	48201	YES
HOUSTON	TX	77016	HARRIS	48201	YES
HOUSTON	TX	77025	HARRIS	48201	YES
CYPRESS	TX	77410	HARRIS	48201	YES
HOUSTON	TX	77026	HARRIS	48201	YES
HOUSTON	TX	77029	HARRIS	48201	YES
HOUSTON	TX	77034	HARRIS	48201	YES
HOUSTON	TX	77052	HARRIS	48201	YES
HOUSTON	TX	77060	HARRIS	48201	YES
HOUSTON	TX	77063	HARRIS	48201	YES
HOUSTON	TX	77065	HARRIS	48201	YES
HOUSTON	TX	77067	HARRIS	48201	YES
KATY	TX	77449	HARRIS	48201	YES
KATY	TX	77450	HARRIS	48201	YES
HOUSTON	TX	77090	HARRIS	48201	YES
HOUSTON	TX	77098	HARRIS	48201	YES
PASADENA	TX	77501	HARRIS	48201	YES
HOUSTON	TX	77224	HARRIS	48201	YES
HOUSTON	TX	77225	HARRIS	48201	YES
HOUSTON	TX	77226	HARRIS	48201	YES
HOUSTON	TX	77235	HARRIS	48201	YES
HOUSTON	TX	77236	HARRIS	48201	YES
HOUSTON	TX	77240	HARRIS	48201	YES
HOUSTON	TX	77255	HARRIS	48201	YES
HOUSTON	TX	77256	HARRIS	48201	YES
HOUSTON	TX	77271	HARRIS	48201	YES
HOUSTON	TX	77287	HARRIS	48201	YES
HOUSTON	TX	77291	HARRIS	48201	YES
BAYTOWN	TX	77521	HARRIS	48201	YES
GALENA PARK	TX	77547	HARRIS	48201	YES
HIGHLANDS	TX	77562	HARRIS	48201	YES
KINGWOOD	TX	77339	HARRIS	48201	YES
HOUSTON	TX	77296	HARRIS	48201	YES
HOUSTON	TX	77097	HARRIS	48201	YES

HOUSTON	TX	77250	HARRIS	48201	YES
HOUSTON	TX	77286	HARRIS	48201	YES
HOUSTON	TX	77298	HARRIS	48201	YES
HOUSTON	TX	77003	HARRIS	48201	YES
HOUSTON	TX	77005	HARRIS	48201	YES
HOUSTON	TX	77011	HARRIS	48201	YES
HOUSTON	TX	77018	HARRIS	48201	YES
HOUSTON	TX	77020	HARRIS	48201	YES
HOUSTON	TX	77022	HARRIS	48201	YES
SPRING	TX	77391	HARRIS	48201	YES
BARKER	TX	77413	HARRIS	48201	YES
HOUSTON	TX	77027	HARRIS	48201	YES
HOUSTON	TX	77032	HARRIS	48201	YES
HOUSTON	TX	77033	HARRIS	48201	YES
HOUSTON	TX	77037	HARRIS	48201	YES
HOUSTON	TX	77038	HARRIS	48201	YES
HOUSTON	TX	77047	HARRIS	48201	YES
HOCKLEY	TX	77447	HARRIS	48201	YES
HOUSTON	TX	77069	HARRIS	48201	YES
HOUSTON	TX	77072	HARRIS	48201	YES
HOUSTON	TX	77077	HARRIS	48201	YES
HOUSTON	TX	77082	HARRIS	48201	YES
HOUSTON	TX	77089	HARRIS	48201	YES
HOUSTON	TX	77206	HARRIS	48201	YES
HOUSTON	TX	77217	HARRIS	48201	YES
PASADENA	TX	77502	HARRIS	48201	YES
PASADENA	TX	77503	HARRIS	48201	YES
HOUSTON	TX	77230	HARRIS	48201	YES
HOUSTON	TX	77243	HARRIS	48201	YES
HOUSTON	TX	77249	HARRIS	48201	YES
HOUSTON	TX	77253	HARRIS	48201	YES
HOUSTON	TX	77254	HARRIS	48201	YES
HOUSTON	TX	77274	HARRIS	48201	YES
HOUSTON	TX	77290	HARRIS	48201	YES
DEER PARK	TX	77536	HARRIS	48201	YES
SOUTH					
HOUSTON	TX	77587	HARRIS	48201	YES
SPRING	TX	77373	HARRIS	48201	YES
BEAUMONT	TX	77710	JEFFERSON	48245	YES
BEAUMONT	TX	77702	JEFFERSON	48245	YES
BEAUMONT	TX	77708	JEFFERSON	48245	YES
BEAUMONT	TX	77713	JEFFERSON	48245	YES
NOME	TX	77629	JEFFERSON	48245	YES
BEAUMONT	TX	77725	JEFFERSON	48245	YES
BEAUMONT	TX	77704	JEFFERSON	48245	YES
CHINA	TX	77613	JEFFERSON	48245	YES
PORT ARTHUR	TX	77641	JEFFERSON	48245	YES

BEAUMONT	TX	77701	JEFFERSON	48245	YES
BEAUMONT	TX	77703	JEFFERSON	48245	YES
BEAUMONT	TX	77720	JEFFERSON	48245	YES
BEAUMONT	TX	77726	JEFFERSON	48245	YES
BEAUMONT	TX	77706	JEFFERSON	48245	YES
GROVES	TX	77619	JEFFERSON	48245	YES
PORT ARTHUR	TX	77640	JEFFERSON	48245	YES
SABINE PASS	TX	77655	JEFFERSON	48245	YES
BEAUMONT	TX	77705	JEFFERSON	48245	YES
HAMSHIRE	TX	77622	JEFFERSON	48245	YES
PORT ARTHUR	TX	77643	JEFFERSON	48245	YES
BEAUMONT	TX	77707	JEFFERSON	48245	YES
BEAUMONT	TX	77709	JEFFERSON	48245	YES
NEDERLAND	TX	77627	JEFFERSON	48245	YES
PORT ARTHUR	TX	77642	JEFFERSON	48245	YES
PORT NECHES	TX	77651	JEFFERSON	48245	YES
DEVERS	TX	77538	LIBERTY	48291	YES
RAYWOOD	TX	77582	LIBERTY	48291	YES
HULL	TX	77564	LIBERTY	48291	YES
LIBERTY	TX	77575	LIBERTY	48291	YES
DAYTON	TX	77535	LIBERTY	48291	YES
CLEVELAND	TX	77327	LIBERTY	48291	YES
HARDIN	TX	77561	LIBERTY	48291	YES
RYE	TX	77369	LIBERTY	48291	YES
DAISETTA	TX	77533	LIBERTY	48291	YES
ROMAYOR	TX	77368	LIBERTY	48291	YES
RICHARDS	TX	77873	MONTGOMERY	48339	YES
SPRING	TX	77382	MONTGOMERY	48339	YES
PINEHURST	TX	77362	MONTGOMERY	48339	YES
SPRING	TX	77381	MONTGOMERY	48339	YES
CONROE	TX	77385	MONTGOMERY	48339	YES
SPRING	TX	77386	MONTGOMERY	48339	YES
CONROE	TX	77306	MONTGOMERY	48339	YES
WILLIS	TX	77318	MONTGOMERY	48339	YES
MONTGOMERY	TX	77356	MONTGOMERY	48339	YES
CONROE	TX	77384	MONTGOMERY	48339	YES
SPRING	TX	77387	MONTGOMERY	48339	YES
SPRING	TX	77393	MONTGOMERY	48339	YES
CONROE	TX	77302	MONTGOMERY	48339	YES
CONROE	TX	77305	MONTGOMERY	48339	YES
SPRING	TX	77380	MONTGOMERY	48339	YES
CONROE	TX	77304	MONTGOMERY	48339	YES
MONTGOMERY	TX	77316	MONTGOMERY	48339	YES
DOBBIN	TX	77333	MONTGOMERY	48339	YES
MAGNOLIA	TX	77353	MONTGOMERY	48339	YES
PORTER	TX	77365	MONTGOMERY	48339	YES
SPLENDORA	TX	77372	MONTGOMERY	48339	YES

CONROE	TX	77301	MONTGOMERY	48339	YES
CONROE	TX	77303	MONTGOMERY	48339	YES
CLEVELAND	TX	77328	MONTGOMERY	48339	YES
MAGNOLIA	TX	77355	MONTGOMERY	48339	YES
NEW CANEY	TX	77357	MONTGOMERY	48339	YES
WILLIS	TX	77378	MONTGOMERY	48339	YES
MAGNOLIA	TX	77354	MONTGOMERY	48339	YES
VIDOR	TX	77662	ORANGE	48361	YES
MAURICEVILLE	TX	77626	ORANGE	48361	YES
ORANGE	TX	77630	ORANGE	48361	YES
VIDOR	TX	77670	ORANGE	48361	YES
BRIDGE CITY	TX	77611	ORANGE	48361	YES
ORANGEFIELD	TX	77639	ORANGE	48361	YES
ORANGE	TX	77632	ORANGE	48361	YES
ORANGE	TX	77631	ORANGE	48361	YES
COLDSPRING	TX	77331	SAN JACINTO	48407	YES
SHEPHERD	TX	77371	SAN JACINTO	48407	YES
POINTBLANK	TX	77364	SAN JACINTO	48407	YES
OAKHURST	TX	77359	SAN JACINTO	48407	YES