



**Announcement 2021-1-19
FEMA Major Disaster Declaration
for Louisiana - 4577**

FEMA has issued a presidential disaster declaration for **Louisiana - 4577** 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 **10/26/2020** to the incident end date of **10/29/2020**. 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: 4577

Declared: 1/12/2021

Incident Type: Hurricane Zeta

Incident Period: 10/26/2020 - 10/29/2020

Counties Eligible for Individual Assistance as of 1/12/2021:		Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, Terrebonne			
City	State	Zip Code	County	FIPS	Individual
KENNER	LA	70064	JEFFERSON	22051	YES
METAIRIE	LA	70006	JEFFERSON	22051	YES
KENNER	LA	70063	JEFFERSON	22051	YES
HARVEY	LA	70059	JEFFERSON	22051	YES
HARVEY	LA	70058	JEFFERSON	22051	YES
METAIRIE	LA	70033	JEFFERSON	22051	YES
METAIRIE	LA	70010	JEFFERSON	22051	YES
GRETNA	LA	70056	JEFFERSON	22051	YES
MARRERO	LA	70072	JEFFERSON	22051	YES
METAIRIE	LA	70060	JEFFERSON	22051	YES
GRETNA	LA	70053	JEFFERSON	22051	YES
BARATARIA	LA	70036	JEFFERSON	22051	YES
METAIRIE	LA	70055	JEFFERSON	22051	YES
NEW ORLEANS	LA	70181	JEFFERSON	22051	YES
KENNER	LA	70097	JEFFERSON	22051	YES
METAIRIE	LA	70003	JEFFERSON	22051	YES
METAIRIE	LA	70009	JEFFERSON	22051	YES
LAFITTE	LA	70067	JEFFERSON	22051	YES
GRAND ISLE	LA	70358	JEFFERSON	22051	YES
KENNER	LA	70062	JEFFERSON	22051	YES
KENNER	LA	70065	JEFFERSON	22051	YES
MARRERO	LA	70073	JEFFERSON	22051	YES
NEW ORLEANS	LA	70183	JEFFERSON	22051	YES
WESTWEGO	LA	70094	JEFFERSON	22051	YES
NEW ORLEANS	LA	70121	JEFFERSON	22051	YES
NEW ORLEANS	LA	70141	JEFFERSON	22051	YES

METAIRIE	LA	70005	JEFFERSON	22051	YES
METAIRIE	LA	70011	JEFFERSON	22051	YES
GRETNA	LA	70054	JEFFERSON	22051	YES
WESTWEGO	LA	70096	JEFFERSON	22051	YES
NEW ORLEANS	LA	70123	JEFFERSON	22051	YES
METAIRIE	LA	70001	JEFFERSON	22051	YES
METAIRIE	LA	70002	JEFFERSON	22051	YES
METAIRIE	LA	70004	JEFFERSON	22051	YES
GHEENS	LA	70355	LAFOURCHE	22057	YES
THIBODAUX	LA	70310	LAFOURCHE	22057	YES
THIBODAUX	LA	70301	LAFOURCHE	22057	YES
LOCKPORT	LA	70374	LAFOURCHE	22057	YES
GOLDEN MEADOW	LA	70357	LAFOURCHE	22057	YES
GALLIANO	LA	70354	LAFOURCHE	22057	YES
KRAEMER	LA	70371	LAFOURCHE	22057	YES
CUT OFF	LA	70345	LAFOURCHE	22057	YES
THIBODAUX	LA	70302	LAFOURCHE	22057	YES
RACELAND	LA	70394	LAFOURCHE	22057	YES
MATHEWS	LA	70375	LAFOURCHE	22057	YES
LAROSE	LA	70373	LAFOURCHE	22057	YES
NEW ORLEANS	LA	70140	ORLEANS	22071	YES
NEW ORLEANS	LA	70165	ORLEANS	22071	YES
NEW ORLEANS	LA	70118	ORLEANS	22071	YES
NEW ORLEANS	LA	70125	ORLEANS	22071	YES
NEW ORLEANS	LA	70126	ORLEANS	22071	YES
NEW ORLEANS	LA	70151	ORLEANS	22071	YES
NEW ORLEANS	LA	70160	ORLEANS	22071	YES
NEW ORLEANS	LA	70161	ORLEANS	22071	YES
NEW ORLEANS	LA	70148	ORLEANS	22071	YES
NEW ORLEANS	LA	70154	ORLEANS	22071	YES
NEW ORLEANS	LA	70164	ORLEANS	22071	YES
NEW ORLEANS	LA	70114	ORLEANS	22071	YES
NEW ORLEANS	LA	70117	ORLEANS	22071	YES
NEW ORLEANS	LA	70130	ORLEANS	22071	YES
NEW ORLEANS	LA	70153	ORLEANS	22071	YES
NEW ORLEANS	LA	70174	ORLEANS	22071	YES
NEW ORLEANS	LA	70177	ORLEANS	22071	YES
NEW ORLEANS	LA	70179	ORLEANS	22071	YES
NEW ORLEANS	LA	70182	ORLEANS	22071	YES
NEW ORLEANS	LA	70190	ORLEANS	22071	YES
NEW ORLEANS	LA	70112	ORLEANS	22071	YES
NEW ORLEANS	LA	70128	ORLEANS	22071	YES
NEW ORLEANS	LA	70139	ORLEANS	22071	YES
NEW ORLEANS	LA	70156	ORLEANS	22071	YES
NEW ORLEANS	LA	70170	ORLEANS	22071	YES
NEW ORLEANS	LA	70186	ORLEANS	22071	YES

NEW ORLEANS	LA	70162	ORLEANS	22071	YES
NEW ORLEANS	LA	70119	ORLEANS	22071	YES
NEW ORLEANS	LA	70124	ORLEANS	22071	YES
NEW ORLEANS	LA	70143	ORLEANS	22071	YES
NEW ORLEANS	LA	70142	ORLEANS	22071	YES
NEW ORLEANS	LA	70149	ORLEANS	22071	YES
NEW ORLEANS	LA	70145	ORLEANS	22071	YES
NEW ORLEANS	LA	70152	ORLEANS	22071	YES
NEW ORLEANS	LA	70178	ORLEANS	22071	YES
NEW ORLEANS	LA	70187	ORLEANS	22071	YES
NEW ORLEANS	LA	70159	ORLEANS	22071	YES
NEW ORLEANS	LA	70122	ORLEANS	22071	YES
NEW ORLEANS	LA	70129	ORLEANS	22071	YES
NEW ORLEANS	LA	70150	ORLEANS	22071	YES
NEW ORLEANS	LA	70158	ORLEANS	22071	YES
NEW ORLEANS	LA	70163	ORLEANS	22071	YES
NEW ORLEANS	LA	70172	ORLEANS	22071	YES
NEW ORLEANS	LA	70176	ORLEANS	22071	YES
NEW ORLEANS	LA	70184	ORLEANS	22071	YES
NEW ORLEANS	LA	70166	ORLEANS	22071	YES
NEW ORLEANS	LA	70113	ORLEANS	22071	YES
NEW ORLEANS	LA	70115	ORLEANS	22071	YES
NEW ORLEANS	LA	70127	ORLEANS	22071	YES
NEW ORLEANS	LA	70146	ORLEANS	22071	YES
NEW ORLEANS	LA	70157	ORLEANS	22071	YES
NEW ORLEANS	LA	70185	ORLEANS	22071	YES
NEW ORLEANS	LA	70189	ORLEANS	22071	YES
NEW ORLEANS	LA	70116	ORLEANS	22071	YES
NEW ORLEANS	LA	70131	ORLEANS	22071	YES
NEW ORLEANS	LA	70175	ORLEANS	22071	YES
NEW ORLEANS	LA	70195	ORLEANS	22071	YES
NEW ORLEANS	LA	70167	ORLEANS	22071	YES
PORT SULPHUR	LA	70083	PLAQUEMINES	22075	YES
BELLE CHASSE	LA	70093	PLAQUEMINES	22075	YES
BOOTHVILLE	LA	70038	PLAQUEMINES	22075	YES
POINTE A LA HACHE	LA	70082	PLAQUEMINES	22075	YES
BRAITHWAITE	LA	70040	PLAQUEMINES	22075	YES
BELLE CHASSE	LA	70037	PLAQUEMINES	22075	YES
VENICE	LA	70091	PLAQUEMINES	22075	YES
EMPIRE	LA	70050	PLAQUEMINES	22075	YES
PILOTTOWN	LA	70081	PLAQUEMINES	22075	YES
BURAS	LA	70041	PLAQUEMINES	22075	YES
VIOLET	LA	70092	ST. BERNARD	22087	YES
CHALMETTE	LA	70044	ST. BERNARD	22087	YES
SAINT BERNARD	LA	70085	ST. BERNARD	22087	YES
MERAUX	LA	70075	ST. BERNARD	22087	YES
CHALMETTE	LA	70043	ST. BERNARD	22087	YES

ARABI	LA	70032	ST. BERNARD	22087	YES
HOUMA	LA	70363	TERREBONNE	22109	YES
HOUMA	LA	70361	TERREBONNE	22109	YES
DULAC	LA	70353	TERREBONNE	22109	YES
DONNER	LA	70352	TERREBONNE	22109	YES
THERIOT	LA	70397	TERREBONNE	22109	YES
SCHRIEVER	LA	70395	TERREBONNE	22109	YES
MONTEGUT	LA	70377	TERREBONNE	22109	YES
HOUMA	LA	70364	TERREBONNE	22109	YES
HOUMA	LA	70360	TERREBONNE	22109	YES
GRAY	LA	70359	TERREBONNE	22109	YES
CHAUVIN	LA	70344	TERREBONNE	22109	YES
BOURG	LA	70343	TERREBONNE	22109	YES
GIBSON	LA	70356	TERREBONNE	22109	YES