



**Announcement 2020-09-02
FEMA Major Disaster Declaration
Update #2 for Louisiana - 4559**

FEMA has issued a presidential disaster declaration **update for Louisiana - 4559** designating an additional 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 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 fund 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 inspections 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, updated 08/31/2020, updated 09/01/2020

Incident Type: Hurricane Laura

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

Counties Eligible for Individual Assistance as of 09/01/2020:		Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitoches, Ouachita, Rapides, Sabine, Vermilion, Vernon, Winn			
City	State	Zip Code	County	FIPS	Individual
BRANCH	LA	70516	ACADIA	22001	YES
CROWLEY	LA	70527	ACADIA	22001	YES
IOTA	LA	70543	ACADIA	22001	YES
EGAN	LA	70531	ACADIA	22001	YES
BASILE	LA	70515	ACADIA	22001	YES
MORSE	LA	70559	ACADIA	22001	YES
ESTHERWOOD	LA	70534	ACADIA	22001	YES
EVANGELINE	LA	70537	ACADIA	22001	YES
CROWLEY	LA	70526	ACADIA	22001	YES
CHURCH POINT	LA	70525	ACADIA	22001	YES
RAYNE	LA	70578	ACADIA	22001	YES
MERMENTAU	LA	70556	ACADIA	22001	YES
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
MONTGOMERY	LA	71454	GRANT	22043	YES
BENTLEY	LA	71407	GRANT	22043	YES
GEORGETOWN	LA	71432	GRANT	22043	YES
COLFAX	LA	71417	GRANT	22043	YES
DRY PRONG	LA	71423	GRANT	22043	YES
ATLANTA	LA	71404	GRANT	22043	YES
POLLOCK	LA	71467	GRANT	22043	YES
JONESBORO	LA	71251	JACKSON	22049	YES
HODGE	LA	71247	JACKSON	22049	YES
CHATHAM	LA	71226	JACKSON	22049	YES
QUITMAN	LA	71268	JACKSON	22049	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
RUSTON	LA	71273	LINCOLN	22061	YES
RUSTON	LA	71272	LINCOLN	22061	YES
SIMSBORO	LA	71275	LINCOLN	22061	YES

CHOUDRANT	LA	71227	LINCOLN	22061	YES
RUSTON	LA	71270	LINCOLN	22061	YES
DUBACH	LA	71235	LINCOLN	22061	YES
GRAMBLING	LA	71245	LINCOLN	22061	YES
MARTHAVILLE	LA	71450	NATCHITOCHES	22069	YES
NATCHEZ	LA	71456	NATCHITOCHES	22069	YES
ASHLAND	LA	71002	NATCHITOCHES	22069	YES
ROBELINE	LA	71469	NATCHITOCHES	22069	YES
FLORA	LA	71428	NATCHITOCHES	22069	YES
MELROSE	LA	71452	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71457	NATCHITOCHES	22069	YES
PROVENCAL	LA	71468	NATCHITOCHES	22069	YES
CAMP TI	LA	71411	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71458	NATCHITOCHES	22069	YES
SALINE	LA	71070	NATCHITOCHES	22069	YES
GORUM	LA	71434	NATCHITOCHES	22069	YES
CLARENCE	LA	71414	NATCHITOCHES	22069	YES
CLOU TI ERVILLE	LA	71416	NATCHITOCHES	22069	YES
GOLDONNA	LA	71031	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71497	NATCHITOCHES	22069	YES
POWHATAN	LA	71066	NATCHITOCHES	22069	YES
MONROE	LA	71211	OUACHITA	22073	YES
WEST MONROE	LA	71292	OUACHITA	22073	YES
STERLINGTON	LA	71280	OUACHITA	22073	YES
WEST MONROE	LA	71294	OUACHITA	22073	YES
MONROE	LA	71208	OUACHITA	22073	YES
CALHOUN	LA	71225	OUACHITA	22073	YES
MONROE	LA	71210	OUACHITA	22073	YES
EROS	LA	71238	OUACHITA	22073	YES
WEST MONROE	LA	71291	OUACHITA	22073	YES
MONROE	LA	71212	OUACHITA	22073	YES
MONROE	LA	71201	OUACHITA	22073	YES
MONROE	LA	71207	OUACHITA	22073	YES
FAIRBANKS	LA	71240	OUACHITA	22073	YES
MONROE	LA	71209	OUACHITA	22073	YES
MONROE	LA	71202	OUACHITA	22073	YES
MONROE	LA	71203	OUACHITA	22073	YES
MONROE	LA	71217	OUACHITA	22073	YES
SWARTZ	LA	71281	OUACHITA	22073	YES
MONROE	LA	71213	OUACHITA	22073	YES
PINEVILLE	LA	71359	RAPIDES	22079	YES
ALEXANDRIA	LA	71315	RAPIDES	22079	YES
ALEXANDRIA	LA	71303	RAPIDES	22079	YES
ALEXANDRIA	LA	71309	RAPIDES	22079	YES
ECHO	LA	71330	RAPIDES	22079	YES
ALEXANDRIA	LA	71302	RAPIDES	22079	YES
MORA	LA	71455	RAPIDES	22079	YES

PINEVILLE	LA	71361	RAPIDES	22079	YES
PINEVILLE	LA	71360	RAPIDES	22079	YES
WOODWORTH	LA	71485	RAPIDES	22079	YES
CHENEYVILLE	LA	71325	RAPIDES	22079	YES
LECOMPTE	LA	71346	RAPIDES	22079	YES
DEVILLE	LA	71328	RAPIDES	22079	YES
ELMER	LA	71424	RAPIDES	22079	YES
GLENMORA	LA	71433	RAPIDES	22079	YES
BOYCE	LA	71409	RAPIDES	22079	YES
ALEXANDRIA	LA	71306	RAPIDES	22079	YES
SIEPER	LA	71472	RAPIDES	22079	YES
TIOGA	LA	71477	RAPIDES	22079	YES
RUBY	LA	71365	RAPIDES	22079	YES
GARDNER	LA	71431	RAPIDES	22079	YES
LENA	LA	71447	RAPIDES	22079	YES
LIBUSE	LA	71348	RAPIDES	22079	YES
FOREST HILL	LA	71430	RAPIDES	22079	YES
HINESTON	LA	71438	RAPIDES	22079	YES
BALL	LA	71405	RAPIDES	22079	YES
FLATWOODS	LA	71427	RAPIDES	22079	YES
OTIS	LA	71466	RAPIDES	22079	YES
ENTERPRISE	LA	71425	RAPIDES	22079	YES
LONGLEAF	LA	71448	RAPIDES	22079	YES
ALEXANDRIA	LA	71301	RAPIDES	22079	YES
ALEXANDRIA	LA	71307	RAPIDES	22079	YES
ZWOLLE	LA	71486	SABINE	22085	YES
MANY	LA	71449	SABINE	22085	YES
NOBLE	LA	71462	SABINE	22085	YES
FISHER	LA	71426	SABINE	22085	YES
FLORIEN	LA	71429	SABINE	22085	YES
NEGREET	LA	71460	SABINE	22085	YES
BELMONT	LA	71406	SABINE	22085	YES
PLEASANT HILL	LA	71065	SABINE	22085	YES
CONVERSE	LA	71419	SABINE	22085	YES
ERATH	LA	70533	VERMILION	22113	YES
ABBEVILLE	LA	70510	VERMILION	22113	YES
ABBEVILLE	LA	70511	VERMILION	22113	YES
PERRY	LA	70575	VERMILION	22113	YES
KAPLAN	LA	70548	VERMILION	22113	YES
DELCAMBRE	LA	70528	VERMILION	22113	YES
MAURICE	LA	70555	VERMILION	22113	YES
GUEYDAN	LA	70542	VERMILION	22113	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
WINNFIELD	LA	71483	WINN	22127	YES
JOYCE	LA	71440	WINN	22127	YES
CALVIN	LA	71410	WINN	22127	YES
SAINT MAURICE	LA	71471	WINN	22127	YES
SIKES	LA	71473	WINN	22127	YES
DODSON	LA	71422	WINN	22127	YES