



**Announcement 2020-11-13  
FEMA Major Disaster Declaration  
Update #1 for Louisiana - 4570**

FEMA has issued a presidential disaster declaration **update for Louisiana - 4570 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 **10/06/2020** to the incident end date of **10/10/2020**. 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
<b>Conventional w/Appraisal Waiver on AUS</b>	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
<b>Conventional with Appraisal</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
<b>FHA Full Doc</b>	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 1004D Appraisal with exterior photos
<b>FHA Streamline</b>	No Action Needed	No Action Needed
<b>VA Full Doc</b>	Exterior DAIR*	Exterior DAIR*
<b>VA IRRRL</b>	Exterior DAIR*	Exterior DAIR*
<b>Non-QM</b>	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: 4570

Declared: 10/16/2020, updated 11/06/2020

Incident Type: Hurricane Delta

Incident Period: 10/06/2020 - 10/10/2020

Counties Eligible for Individual Assistance as of 11/06/2020:		Acadia, <b>Beauregard</b> , Calcasieu, Cameron, Jefferson Davis, <b>Lafayette</b> , Rapides, <b>St. Landry</b> , <b>St. Martin</b> , Vermilion			
City	State	Zip Code	County	FIPS	Individual
CROWLEY	LA	70526	ACADIA	22001	YES
IOTA	LA	70543	ACADIA	22001	YES
MORSE	LA	70559	ACADIA	22001	YES
RAYNE	LA	70578	ACADIA	22001	YES
EGAN	LA	70531	ACADIA	22001	YES
EVANGELINE	LA	70537	ACADIA	22001	YES
CHURCH POINT	LA	70525	ACADIA	22001	YES
MERMENTAU	LA	70556	ACADIA	22001	YES
BRANCH	LA	70516	ACADIA	22001	YES
CROWLEY	LA	70527	ACADIA	22001	YES
ESTHERWOOD	LA	70534	ACADIA	22001	YES
BASILE	LA	70515	ACADIA	22001	YES
<b>LONGVILLE</b>	<b>LA</b>	<b>70652</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>DRY CREEK</b>	<b>LA</b>	<b>70637</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>DERIDDER</b>	<b>LA</b>	<b>70634</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>SINGER</b>	<b>LA</b>	<b>70660</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>SUGARTOWN</b>	<b>LA</b>	<b>70662</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>RAGLEY</b>	<b>LA</b>	<b>70657</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
<b>MERRYVILLE</b>	<b>LA</b>	<b>70653</b>	<b>BEAUREGARD</b>	<b>22011</b>	<b>YES</b>
LAKE CHARLES	LA	70605	CALCASIEU	22019	YES
LAKE CHARLES	LA	70612	CALCASIEU	22019	YES
LAKE CHARLES	LA	70629	CALCASIEU	22019	YES
LAKE CHARLES	LA	70609	CALCASIEU	22019	YES
VINTON	LA	70668	CALCASIEU	22019	YES
IOWA	LA	70647	CALCASIEU	22019	YES
HAYES	LA	70646	CALCASIEU	22019	YES

LAKE CHARLES	LA	70602	CALCASIEU	22019	YES
BELL CITY	LA	70630	CALCASIEU	22019	YES
LAKE CHARLES	LA	70616	CALCASIEU	22019	YES
SULPHUR	LA	70665	CALCASIEU	22019	YES
DEQUINCY	LA	70633	CALCASIEU	22019	YES
LAKE CHARLES	LA	70615	CALCASIEU	22019	YES
LAKE CHARLES	LA	70607	CALCASIEU	22019	YES
LAKE CHARLES	LA	70606	CALCASIEU	22019	YES
WESTLAKE	LA	70669	CALCASIEU	22019	YES
STARKS	LA	70661	CALCASIEU	22019	YES
LAKE CHARLES	LA	70611	CALCASIEU	22019	YES
LAKE CHARLES	LA	70601	CALCASIEU	22019	YES
SULPHUR	LA	70664	CALCASIEU	22019	YES
SULPHUR	LA	70663	CALCASIEU	22019	YES
CREOLE	LA	70632	CAMERON	22023	YES
CAMERON	LA	70631	CAMERON	22023	YES
GRAND CHENIER	LA	70643	CAMERON	22023	YES
HACKBERRY	LA	70645	CAMERON	22023	YES
ELTON	LA	70532	JEFFERSON DAVIS	22053	YES
LACASSINE	LA	70650	JEFFERSON DAVIS	22053	YES
FENTON	LA	70640	JEFFERSON DAVIS	22053	YES
ROANOKE	LA	70581	JEFFERSON DAVIS	22053	YES
LAKE ARTHUR	LA	70549	JEFFERSON DAVIS	22053	YES
JENNINGS	LA	70546	JEFFERSON DAVIS	22053	YES
WELSH	LA	70591	JEFFERSON DAVIS	22053	YES
LAFAYETTE	LA	70501	LAFAYETTE	22055	YES
LAFAYETTE	LA	70502	LAFAYETTE	22055	YES
LAFAYETTE	LA	70503	LAFAYETTE	22055	YES
LAFAYETTE	LA	70504	LAFAYETTE	22055	YES
LAFAYETTE	LA	70505	LAFAYETTE	22055	YES
LAFAYETTE	LA	70506	LAFAYETTE	22055	YES
LAFAYETTE	LA	70507	LAFAYETTE	22055	YES
LAFAYETTE	LA	70508	LAFAYETTE	22055	YES
LAFAYETTE	LA	70509	LAFAYETTE	22055	YES
BROUSSARD	LA	70518	LAFAYETTE	22055	YES
CARENCRO	LA	70520	LAFAYETTE	22055	YES
DUSON	LA	70529	LAFAYETTE	22055	YES
MILTON	LA	70558	LAFAYETTE	22055	YES
SCOTT	LA	70583	LAFAYETTE	22055	YES
YOUNGSVILLE	LA	70592	LAFAYETTE	22055	YES
LAFAYETTE	LA	70593	LAFAYETTE	22055	YES
LAFAYETTE	LA	70596	LAFAYETTE	22055	YES
LAFAYETTE	LA	70598	LAFAYETTE	22055	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
ARNAUDVILLE	LA	70512	ST. LANDRY	22097	YES
EUNICE	LA	70535	ST. LANDRY	22097	YES
GRANDCOTEAU	LA	70541	ST. LANDRY	22097	YES
LAWTELL	LA	70550	ST. LANDRY	22097	YES
LEONVILLE	LA	70551	ST. LANDRY	22097	YES
OPELOUSAS	LA	70570	ST. LANDRY	22097	YES
OPELOUSAS	LA	70571	ST. LANDRY	22097	YES
PORT BARRE	LA	70577	ST. LANDRY	22097	YES
CANKTON	LA	70584	ST. LANDRY	22097	YES
SUNSET	LA	70584	ST. LANDRY	22097	YES
WASHINGTON	LA	70589	ST. LANDRY	22097	YES
KROTZ SPRING	LA	70750	ST. LANDRY	22097	YES
ROSA	LA	71345	ST. LANDRY	22097	YES
LEBEAU	LA	71345	ST. LANDRY	22097	YES
MELVILLE	LA	71353	ST. LANDRY	22097	YES
LE MOYEN	LA	71356	ST. LANDRY	22097	YES
MORROW	LA	71356	ST. LANDRY	22097	YES
PALMETTO	LA	71358	ST. LANDRY	22097	YES

BREAUX BRIDGE	LA	70517	ST. MARTIN	22099	YES
CADE	LA	70519	ST. MARTIN	22099	YES
CECILIA	LA	70521	ST. MARTIN	22099	YES
ST.MARTINVILLE	LA	70582	ST. MARTIN	22099	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