



**Announcement 2021-06-03
FEMA Major Disaster Declaration
for Louisiana - 4606**

FEMA has issued a presidential disaster declaration for **Louisiana - 4606** 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 05/17/2021 to the incident end date of 05/21/2021**. 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: 4606

Declared: 06/02/2021

Incident Type: Severe Storms, Tornadoes, and Flooding

Incident Period: 05/17/2021 - 05/21/2021

Counties Eligible for Individual Assistance as of 06/02/2021:		Ascension, Calcasieu, E. Baton Rouge, Iberville and Lafayette			
City	State	Zip Code	County	FIPS	Individual
DONALDSONVILLE	LA	70346	ASCENSION	22005	YES
DARROW	LA	70725	ASCENSION	22005	YES
GONZALES	LA	70737	ASCENSION	22005	YES
PRAIRIEVILLE	LA	70769	ASCENSION	22005	YES
BRITTANY	LA	70718	ASCENSION	22005	YES
SAINT AMANT	LA	70774	ASCENSION	22005	YES
SORRENTO	LA	70778	ASCENSION	22005	YES
GONZALES	LA	70707	ASCENSION	22005	YES
GEISMAR	LA	70734	ASCENSION	22005	YES
BURNSIDE	LA	70738	ASCENSION	22005	YES
DUPLESSIS	LA	70728	ASCENSION	22005	YES
SULPHUR	LA	70664	CALCASIEU	22019	YES
LAKE CHARLES	LA	70615	CALCASIEU	22019	YES
HAYES	LA	70646	CALCASIEU	22019	YES
STARKE	LA	70661	CALCASIEU	22019	YES
LAKE CHARLES	LA	70601	CALCASIEU	22019	YES
LAKE CHARLES	LA	70611	CALCASIEU	22019	YES
LAKE CHARLES	LA	70616	CALCASIEU	22019	YES
LAKE CHARLES	LA	70602	CALCASIEU	22019	YES
BELL CITY	LA	70630	CALCASIEU	22019	YES
VINTON	LA	70668	CALCASIEU	22019	YES
WESTLAKE	LA	70669	CALCASIEU	22019	YES
LAKE CHARLES	LA	70607	CALCASIEU	22019	YES
IOWA	LA	70647	CALCASIEU	22019	YES
SULPHUR	LA	70665	CALCASIEU	22019	YES
LAKE CHARLES	LA	70606	CALCASIEU	22019	YES

SULPHUR	LA	70663	CALCASIEU	22019	YES
LAKE CHARLES	LA	70612	CALCASIEU	22019	YES
LAKE CHARLES	LA	70629	CALCASIEU	22019	YES
DEQUINCY	LA	70633	CALCASIEU	22019	YES
LAKE CHARLES	LA	70609	CALCASIEU	22019	YES
LAKE CHARLES	LA	70605	CALCASIEU	22019	YES
BATON ROUGE	LA	70827	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70813	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70836	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70837	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70833	E. BATON ROUGE	22033	YES
GREENWELL SPRINGS	LA	70739	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70802	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70820	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70823	E. BATON ROUGE	22033	YES
ZACHARY	LA	70791	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70810	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70821	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70879	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70884	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70892	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70898	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70891	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70822	E. BATON ROUGE	22033	YES
BAKER	LA	70714	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70801	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70808	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70812	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70825	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70894	E. BATON ROUGE	22033	YES
PRIDE	LA	70770	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70807	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70816	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70873	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70893	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70805	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70809	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70814	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70815	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70819	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70831	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70883	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70806	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70817	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70826	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70895	E. BATON ROUGE	22033	YES

BATON ROUGE	LA	70803	E. BATON ROUGE	22033	YES
BAKER	LA	70704	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70804	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70811	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70818	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70874	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70896	E. BATON ROUGE	22033	YES
BATON ROUGE	LA	70835	E. BATON ROUGE	22033	YES
SAINT GABRIEL	LA	70776	IBERVILLE	22047	YES
ROSEDALE	LA	70772	IBERVILLE	22047	YES
SUNSHINE	LA	70780	IBERVILLE	22047	YES
PLAQUEMINE	LA	70765	IBERVILLE	22047	YES
MARINGOUIN	LA	70757	IBERVILLE	22047	YES
GROSSE TETE	LA	70740	IBERVILLE	22047	YES
PLAQUEMINE	LA	70764	IBERVILLE	22047	YES
CARVILLE	LA	70721	IBERVILLE	22047	YES
WHITE CASTLE	LA	70788	IBERVILLE	22047	YES
BROUSSARD	LA	70518	LAFAYETTE	22055	YES
DUSON	LA	70529	LAFAYETTE	22055	YES
LAFAYETTE	LA	70504	LAFAYETTE	22055	YES
LAFAYETTE	LA	70501	LAFAYETTE	22055	YES
LAFAYETTE	LA	70507	LAFAYETTE	22055	YES
CARENCRO	LA	70520	LAFAYETTE	22055	YES
YOUNGSVILLE	LA	70592	LAFAYETTE	22055	YES
LAFAYETTE	LA	70502	LAFAYETTE	22055	YES
LAFAYETTE	LA	70505	LAFAYETTE	22055	YES
MILTON	LA	70558	LAFAYETTE	22055	YES
LAFAYETTE	LA	70593	LAFAYETTE	22055	YES
LAFAYETTE	LA	70595	LAFAYETTE	22055	YES
SCOTT	LA	70583	LAFAYETTE	22055	YES
LAFAYETTE	LA	70596	LAFAYETTE	22055	YES
LAFAYETTE	LA	70506	LAFAYETTE	22055	YES
LAFAYETTE	LA	70509	LAFAYETTE	22055	YES
LAFAYETTE	LA	70508	LAFAYETTE	22055	YES
LAFAYETTE	LA	70598	LAFAYETTE	22055	YES
LAFAYETTE	LA	70500	LAFAYETTE	22055	YES
LAFAYETTE	LA	70503	LAFAYETTE	22055	YES