



**Announcement 2021-03-11  
FEMA Major Disaster Declaration  
for Louisiana - 4590**

FEMA has issued a presidential disaster declaration for **Louisiana - 4590** 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 02/11/2021 to the incident end date of 02/19/2021**. 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
<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 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: 4590**

**Declared: 03/09/2021**

**Incident Type: Severe Winter Storms**

**Incident Period: 02/11/2021 - 02/19/2021**

City		State	Zip Code	County	FIPS	Individual
<b>Counties Eligible for Individual Assistance as of 03/09/2021:</b>		<b>Avoyelles, Bienville, Bossier, Caddo, Calcasieu, Catahoula, Claiborne, Concordia, De Soto, East Baton Rouge, Franklin, Grant, La Salle, Madison, Natchitoches, Ouachita, Rapides, Red River, Richland, Sabine, Webster, West Carroll, Winn</b>				
HESSMER	LA	71341	AVOYELLES	22009	YES	
CENTER POINT	LA	71323	AVOYELLES	22009	YES	
EFFIE	LA	71331	AVOYELLES	22009	YES	
MANSURA	LA	71350	AVOYELLES	22009	YES	
BUNKIE	LA	71322	AVOYELLES	22009	YES	
MARKSVILLE	LA	71351	AVOYELLES	22009	YES	
MOREAUVILLE	LA	71355	AVOYELLES	22009	YES	
EVERGREEN	LA	71333	AVOYELLES	22009	YES	
BORDELONVILLE	LA	71320	AVOYELLES	22009	YES	
HAMBURG	LA	71339	AVOYELLES	22009	YES	
COTTONPORT	LA	71327	AVOYELLES	22009	YES	
DUPONT	LA	71329	AVOYELLES	22009	YES	
PLAUCHEVILLE	LA	71362	AVOYELLES	22009	YES	
SIMMESPORT	LA	71369	AVOYELLES	22009	YES	
GIBSLAND	LA	71028	BIENVILLE	22013	YES	
RINGGOLD	LA	71068	BIENVILLE	22013	YES	
CASTOR	LA	71016	BIENVILLE	22013	YES	
TAYLOR	LA	71080	BIENVILLE	22013	YES	
BIENVILLE	LA	71008	BIENVILLE	22013	YES	
ARCADIA	LA	71001	BIENVILLE	22013	YES	
JAMESTOWN	LA	71045	BIENVILLE	22013	YES	
BARKSDALE AFB	LA	71110	BOSSIER	22015	YES	
BOSSIER CITY	LA	71172	BOSSIER	22015	YES	
PLAIN DEALING	LA	71064	BOSSIER	22015	YES	

BOSSIER CITY	LA	71111	BOSSIER	22015	YES
HAUGHTON	LA	71037	BOSSIER	22015	YES
BOSSIER CITY	LA	71113	BOSSIER	22015	YES
BOSSIER CITY	LA	71171	BOSSIER	22015	YES
BOSSIER CITY	LA	71112	BOSSIER	22015	YES
BENTON	LA	71006	BOSSIER	22015	YES
PRINCETON	LA	71067	BOSSIER	22015	YES
ELM GROVE	LA	71051	BOSSIER	22015	YES
KEITHVILLE	LA	71047	CADDO	22017	YES
SHREVEPORT	LA	71109	CADDO	22017	YES
SHREVEPORT	LA	71135	CADDO	22017	YES
SHREVEPORT	LA	71137	CADDO	22017	YES
SHREVEPORT	LA	71165	CADDO	22017	YES
OIL CITY	LA	71061	CADDO	22017	YES
SHREVEPORT	LA	71105	CADDO	22017	YES
SHREVEPORT	LA	71108	CADDO	22017	YES
SHREVEPORT	LA	71129	CADDO	22017	YES
SHREVEPORT	LA	71130	CADDO	22017	YES
SHREVEPORT	LA	71136	CADDO	22017	YES
BETHANY	LA	71007	CADDO	22017	YES
BLANCHARD	LA	71009	CADDO	22017	YES
MOORINGSPO	LA	71060	CADDO	22017	YES
SHREVEPORT	LA	71104	CADDO	22017	YES
SHREVEPORT	LA	71119	CADDO	22017	YES
IDA	LA	71044	CADDO	22017	YES
SHREVEPORT	LA	71103	CADDO	22017	YES
SHREVEPORT	LA	71115	CADDO	22017	YES
SHREVEPORT	LA	71120	CADDO	22017	YES
SHREVEPORT	LA	71163	CADDO	22017	YES
SHREVEPORT	LA	71153	CADDO	22017	YES
BELCHER	LA	71004	CADDO	22017	YES
SHREVEPORT	LA	71149	CADDO	22017	YES
SHREVEPORT	LA	71164	CADDO	22017	YES
SHREVEPORT	LA	71151	CADDO	22017	YES
GILLIAM	LA	71029	CADDO	22017	YES
RODESSA	LA	71069	CADDO	22017	YES
SHREVEPORT	LA	71102	CADDO	22017	YES
SHREVEPORT	LA	71106	CADDO	22017	YES
SHREVEPORT	LA	71138	CADDO	22017	YES
SHREVEPORT	LA	71148	CADDO	22017	YES
SHREVEPORT	LA	71162	CADDO	22017	YES
SHREVEPORT	LA	71152	CADDO	22017	YES
VIVIAN	LA	71082	CADDO	22017	YES
SHREVEPORT	LA	71101	CADDO	22017	YES
SHREVEPORT	LA	71118	CADDO	22017	YES
SHREVEPORT	LA	71133	CADDO	22017	YES
SHREVEPORT	LA	71161	CADDO	22017	YES

SHREVEPORT	LA	71156	CADDO	22017	YES
GREENWOOD	LA	71033	CADDO	22017	YES
HOSSTON	LA	71043	CADDO	22017	YES
SHREVEPORT	LA	71107	CADDO	22017	YES
SHREVEPORT	LA	71134	CADDO	22017	YES
SHREVEPORT	LA	71150	CADDO	22017	YES
SHREVEPORT	LA	71166	CADDO	22017	YES
SHREVEPORT	LA	71154	CADDO	22017	YES
LAKE CHARLES	LA	70605	CALCASIEU	22019	YES
STARKS	LA	70661	CALCASIEU	22019	YES
IOWA	LA	70647	CALCASIEU	22019	YES
BELL CITY	LA	70630	CALCASIEU	22019	YES
LAKE CHARLES	LA	70611	CALCASIEU	22019	YES
DEQUINCY	LA	70633	CALCASIEU	22019	YES
LAKE CHARLES	LA	70607	CALCASIEU	22019	YES
LAKE CHARLES	LA	70606	CALCASIEU	22019	YES
LAKE CHARLES	LA	70629	CALCASIEU	22019	YES
SULPHUR	LA	70664	CALCASIEU	22019	YES
VINTON	LA	70668	CALCASIEU	22019	YES
LAKE CHARLES	LA	70615	CALCASIEU	22019	YES
LAKE CHARLES	LA	70612	CALCASIEU	22019	YES
LAKE CHARLES	LA	70602	CALCASIEU	22019	YES
HAYES	LA	70646	CALCASIEU	22019	YES
WESTLAKE	LA	70669	CALCASIEU	22019	YES
SULPHUR	LA	70665	CALCASIEU	22019	YES
LAKE CHARLES	LA	70601	CALCASIEU	22019	YES
LAKE CHARLES	LA	70609	CALCASIEU	22019	YES
LAKE CHARLES	LA	70616	CALCASIEU	22019	YES
SULPHUR	LA	70663	CALCASIEU	22019	YES
JONESVILLE	LA	71343	CATAHOULA	22025	YES
AIMWELL	LA	71401	CATAHOULA	22025	YES
SICILY ISLAND	LA	71368	CATAHOULA	22025	YES
RHINEHART	LA	71363	CATAHOULA	22025	YES
HARRISONBURG	LA	71340	CATAHOULA	22025	YES
LISBON	LA	71048	CLAIBORNE	22027	YES
HAYNESVILLE	LA	71038	CLAIBORNE	22027	YES
HOMER	LA	71040	CLAIBORNE	22027	YES
ATHENS	LA	71003	CLAIBORNE	22027	YES
SUMMERFIELD	LA	71079	CLAIBORNE	22027	YES
WILDSVILLE	LA	71377	CONCORDIA	22029	YES
ACME	LA	71316	CONCORDIA	22029	YES
MONTEREY	LA	71354	CONCORDIA	22029	YES
VIDALIA	LA	71373	CONCORDIA	22029	YES
CLAYTON	LA	71326	CONCORDIA	22029	YES
FERRIDAY	LA	71334	CONCORDIA	22029	YES
MANSFIELD	LA	71052	DE SOTO	22031	YES
PELICAN	LA	71063	DE SOTO	22031	YES

FRIERSON	LA	71027	DE SOTO	22031	YES
STONEWALL	LA	71078	DE SOTO	22031	YES
KEATCHIE	LA	71046	DE SOTO	22031	YES
GRAND CANE	LA	71032	DE SOTO	22031	YES
LOGANSPOUR	LA	71049	DE SOTO	22031	YES
GLOSTER	LA	71030	DE SOTO	22031	YES
LONGSTREET	LA	71050	DE SOTO	22031	YES
BATON ROUGE	LA	70823	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70813	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70898	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70815	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70806	EAST BATON ROUGE	22033	YES
ZACHARY	LA	70791	EAST BATON ROUGE	22033	YES
PRIDE	LA	70770	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70879	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70836	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70827	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70883	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70884	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70831	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70820	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70817	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70811	EAST BATON ROUGE	22033	YES
BAKER	LA	70714	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70810	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70814	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70819	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70833	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70812	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70873	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70802	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70805	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70818	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70837	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70874	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70892	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70895	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70896	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70809	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70821	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70835	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70891	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70822	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70803	EAST BATON ROUGE	22033	YES
BAKER	LA	70704	EAST BATON ROUGE	22033	YES
GREENWELL SPRINGS	LA	70739	EAST BATON ROUGE	22033	YES

BATON ROUGE	LA	70801	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70804	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70816	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70825	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70826	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70893	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70894	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70807	EAST BATON ROUGE	22033	YES
BATON ROUGE	LA	70808	EAST BATON ROUGE	22033	YES
JIGGER	LA	71249	FRANKLIN	22041	YES
WINNSBORO	LA	71295	FRANKLIN	22041	YES
CROWVILLE	LA	71230	FRANKLIN	22041	YES
GILBERT	LA	71336	FRANKLIN	22041	YES
WISNER	LA	71378	FRANKLIN	22041	YES
BASKIN	LA	71219	FRANKLIN	22041	YES
FORT NECESSITY	LA	71243	FRANKLIN	22041	YES
CHASE	LA	71324	FRANKLIN	22041	YES
COLFAX	LA	71417	GRANT	22043	YES
GEORGETOWN	LA	71432	GRANT	22043	YES
ATLANTA	LA	71404	GRANT	22043	YES
DRY PRONG	LA	71423	GRANT	22043	YES
POLLOCK	LA	71467	GRANT	22043	YES
BENTLEY	LA	71407	GRANT	22043	YES
MONTGOMERY	LA	71454	GRANT	22043	YES
TROUT	LA	71371	LA SALLE	22059	YES
OLLA	LA	71465	LA SALLE	22059	YES
URANIA	LA	71480	LA SALLE	22059	YES
JENA	LA	71342	LA SALLE	22059	YES
TULLOS	LA	71479	LA SALLE	22059	YES
DELTA	LA	71233	MADISON	22065	YES
TALLULAH	LA	71284	MADISON	22065	YES
TALLULAH	LA	71282	MADISON	22065	YES
GORUM	LA	71434	NATCHITOCHES	22069	YES
ROBELINE	LA	71469	NATCHITOCHES	22069	YES
SALINE	LA	71070	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71457	NATCHITOCHES	22069	YES
CLARENCE	LA	71414	NATCHITOCHES	22069	YES
MELROSE	LA	71452	NATCHITOCHES	22069	YES
NATCHEZ	LA	71456	NATCHITOCHES	22069	YES
CAMPTI	LA	71411	NATCHITOCHES	22069	YES
CLOUTIERVILLE	LA	71416	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71458	NATCHITOCHES	22069	YES
PROVENCAL	LA	71468	NATCHITOCHES	22069	YES
POWHATAN	LA	71066	NATCHITOCHES	22069	YES
NATCHITOCHES	LA	71497	NATCHITOCHES	22069	YES
MARTHAVILLE	LA	71450	NATCHITOCHES	22069	YES
ASHLAND	LA	71002	NATCHITOCHES	22069	YES

FLORA	LA	71428	NATCHITOCHE	22069	YES
GOLDONNA	LA	71031	NATCHITOCHE	22069	YES
SWARTZ	LA	71281	OUACHITA	22073	YES
MONROE	LA	71211	OUACHITA	22073	YES
MONROE	LA	71208	OUACHITA	22073	YES
MONROE	LA	71212	OUACHITA	22073	YES
MONROE	LA	71201	OUACHITA	22073	YES
MONROE	LA	71202	OUACHITA	22073	YES
STERLINGTON	LA	71280	OUACHITA	22073	YES
MONROE	LA	71207	OUACHITA	22073	YES
CALHOUN	LA	71225	OUACHITA	22073	YES
WEST MONROE	LA	71291	OUACHITA	22073	YES
EROS	LA	71238	OUACHITA	22073	YES
FAIRBANKS	LA	71240	OUACHITA	22073	YES
WEST MONROE	LA	71292	OUACHITA	22073	YES
MONROE	LA	71203	OUACHITA	22073	YES
MONROE	LA	71213	OUACHITA	22073	YES
MONROE	LA	71217	OUACHITA	22073	YES
MONROE	LA	71209	OUACHITA	22073	YES
MONROE	LA	71210	OUACHITA	22073	YES
WEST MONROE	LA	71294	OUACHITA	22073	YES
ALEXANDRIA	LA	71303	RAPIDES	22079	YES
SIEPER	LA	71472	RAPIDES	22079	YES
LONGLEAF	LA	71448	RAPIDES	22079	YES
GLENMORA	LA	71433	RAPIDES	22079	YES
ENTERPRISE	LA	71425	RAPIDES	22079	YES
PINEVILLE	LA	71360	RAPIDES	22079	YES
WOODWORTH	LA	71485	RAPIDES	22079	YES
LECOMPTE	LA	71346	RAPIDES	22079	YES
ALEXANDRIA	LA	71315	RAPIDES	22079	YES
GARDNER	LA	71431	RAPIDES	22079	YES
ALEXANDRIA	LA	71307	RAPIDES	22079	YES
DEVILLE	LA	71328	RAPIDES	22079	YES
RUBY	LA	71365	RAPIDES	22079	YES
FLATWOODS	LA	71427	RAPIDES	22079	YES
HINESTON	LA	71438	RAPIDES	22079	YES
LENA	LA	71447	RAPIDES	22079	YES
ALEXANDRIA	LA	71309	RAPIDES	22079	YES
CHENEYVILLE	LA	71325	RAPIDES	22079	YES
PINEVILLE	LA	71359	RAPIDES	22079	YES
ALEXANDRIA	LA	71306	RAPIDES	22079	YES
ELMER	LA	71424	RAPIDES	22079	YES
ALEXANDRIA	LA	71302	RAPIDES	22079	YES
BOYCE	LA	71409	RAPIDES	22079	YES
FOREST HILL	LA	71430	RAPIDES	22079	YES
ALEXANDRIA	LA	71301	RAPIDES	22079	YES
ECHO	LA	71330	RAPIDES	22079	YES



LIBUSE	LA	71348	RAPIDES	22079	YES
PINEVILLE	LA	71361	RAPIDES	22079	YES
BALL	LA	71405	RAPIDES	22079	YES
MORA	LA	71455	RAPIDES	22079	YES
OTIS	LA	71466	RAPIDES	22079	YES
TIOGA	LA	71477	RAPIDES	22079	YES
HALL SUMMIT	LA	71034	RED RIVER	22081	YES
COUSHATTA	LA	71019	RED RIVER	22081	YES
EAST POINT	LA	71025	RED RIVER	22081	YES
HARMON	LA	71036	RED RIVER	22081	YES
RAYVILLE	LA	71269	RICHLAND	22083	YES
MANGHAM	LA	71259	RICHLAND	22083	YES
ARCHIBALD	LA	71218	RICHLAND	22083	YES
DELHI	LA	71232	RICHLAND	22083	YES
START	LA	71279	RICHLAND	22083	YES
NOBLE	LA	71462	SABINE	22085	YES
ZWOLLE	LA	71486	SABINE	22085	YES
FLORIEN	LA	71429	SABINE	22085	YES
NEGREET	LA	71460	SABINE	22085	YES
PLEASANT HILL	LA	71065	SABINE	22085	YES
MANY	LA	71449	SABINE	22085	YES
BELMONT	LA	71406	SABINE	22085	YES
FISHER	LA	71426	SABINE	22085	YES
CONVERSE	LA	71419	SABINE	22085	YES
SAREPTA	LA	71071	WEBSTER	22119	YES
HEFLIN	LA	71039	WEBSTER	22119	YES
COTTON VALLEY	LA	71018	WEBSTER	22119	YES
CULLEN	LA	71021	WEBSTER	22119	YES
SPRINGHILL	LA	71075	WEBSTER	22119	YES
MINDEN	LA	71058	WEBSTER	22119	YES
DUBBERLY	LA	71024	WEBSTER	22119	YES
DOYLINE	LA	71023	WEBSTER	22119	YES
MINDEN	LA	71055	WEBSTER	22119	YES
SHONGALOO	LA	71072	WEBSTER	22119	YES
SIBLEY	LA	71073	WEBSTER	22119	YES
OAK GROVE	LA	71263	WEST CARROLL	22123	YES
EPPS	LA	71237	WEST CARROLL	22123	YES
PIONEER	LA	71266	WEST CARROLL	22123	YES
KILBOURNE	LA	71253	WEST CARROLL	22123	YES
FOREST	LA	71242	WEST CARROLL	22123	YES
SAINT MAURICE	LA	71471	WINN	22127	YES
WINNFIELD	LA	71483	WINN	22127	YES
JOYCE	LA	71440	WINN	22127	YES
DODSON	LA	71422	WINN	22127	YES
CALVIN	LA	71410	WINN	22127	YES
SIKES	LA	71473	WINN	22127	YES