



Announcement CL 2018-01-04

California Wildfires Update

January 4, 2018

FEMA has issued a major disaster declaration for California – 4353 - designating two counties – **Santa Barbara and Ventura Counties** - as eligible for public assistance only.

- iQM loans only: Re-inspections from the appraiser for properties located in zip codes and counties that are eligible for *public* assistance will be required for appraisals issued prior to December 4, 2017. Impac will require an interior and exterior re-inspection, with photos. Acceptable re-inspection documentation includes:
 - a Catastrophic Disaster Area Property Inspection Report (CDAIR), **or**
 - an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D/Freddie Mac 442)

Note: An appraisal completed in an area *after the disaster declaration* incident end date does not require a re-certification. However, the appraiser *must* comment that the property is free from damage and that the disaster had no effect on the property. Any damage noted on the appraisal must be resolved before proceeding with closing the loan.

With the expectation that FEMA will expand this disaster declaration to include **Los Angeles and San Diego counties** that were also impacted by the wildfires, Impac will require re-inspection documentation as outlined above for **all affected loans, in all 4 counties**. Re-inspection requirements for streamline loan programs are shown below.

Determining affected loans: The link provided below will assist you in pinpointing the perimeter of all of the recent wildfires so you can prudently determine if a property is located within the perimeter of any of the wildfires.

<https://www.google.com/maps/d/viewer?mid=1TOEFA857tOVxtewW1DH6neG1Sm0&hl=en&ll=33.99328619999998%2C-117.38194229999999&z=8>

Re-inspection requirements for streamline loan programs: Obtain an exterior re-inspection with photos, using a CDAIR or a Property Inspection Report (Fannie Mae Form 2075) on the following loan programs:

- DU Refi Plus transaction with a Property Inspection Waiver (PIW),
- LP Open Access, only a CDAIR form may be used,
- FHA Streamline without an appraisal,
- VA IRRRL, or
- USDA Streamline

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.



Impac Mortgage Corp. FEMA Major Disaster Declaration

FEMA Major Disaster Declaration for California

FEMA Disaster ID: 4353

Declared 1/2/2018

Incident Type: Wildfires

Incident Period: 12/4/2017

Counties Eligible for Public Assistance: Santa Barbara, Ventura

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CARPINTERIA	CA	93013	SANTA BARBARA	6083	NO	YES
SOLVANG	CA	93463	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93105	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93111	SANTA BARBARA	6083	NO	YES
BUELLTON	CA	93427	SANTA BARBARA	6083	NO	YES
LOMPOC	CA	93437	SANTA BARBARA	6083	NO	YES
LOMPOC	CA	93438	SANTA BARBARA	6083	NO	YES
LOS ALAMOS	CA	93440	SANTA BARBARA	6083	NO	YES
GOLETA	CA	93118	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93140	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93190	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93103	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93110	SANTA BARBARA	6083	NO	YES
GOLETA	CA	93116	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93121	SANTA BARBARA	6083	NO	YES
NEW CUYAMA	CA	93254	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93101	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93102	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93109	SANTA BARBARA	6083	NO	YES
SANTA MARIA	CA	93457	SANTA BARBARA	6083	NO	YES
SOLVANG	CA	93464	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93120	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93108	SANTA BARBARA	6083	NO	YES
GUADALUPE	CA	93434	SANTA BARBARA	6083	NO	YES
LOMPOC	CA	93436	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93130	SANTA BARBARA	6083	NO	YES
SUMMERLAND	CA	93067	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93107	SANTA BARBARA	6083	NO	YES
GOLETA	CA	93117	SANTA BARBARA	6083	NO	YES
CASMALIA	CA	93429	SANTA BARBARA	6083	NO	YES
SANTA YNEZ	CA	93460	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93150	SANTA BARBARA	6083	NO	YES
GOLETA	CA	93199	SANTA BARBARA	6083	NO	YES
SANTA MARIA	CA	93455	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93106	SANTA BARBARA	6083	NO	YES
SANTA BARBARA	CA	93160	SANTA BARBARA	6083	NO	YES



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City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
LOS OLIVOS	CA	93441	SANTA BARBARA	6083	NO	YES
SANTA MARIA	CA	93454	SANTA BARBARA	6083	NO	YES
SANTA MARIA	CA	93456	SANTA BARBARA	6083	NO	YES
SANTA MARIA	CA	93458	SANTA BARBARA	6083	NO	YES
CARPINTERIA	CA	93014	SANTA BARBARA	6083	NO	YES
VENTURA	CA	93009	VENTURA	6111	NO	YES
MOORPARK	CA	93020	VENTURA	6111	NO	YES
OXNARD	CA	93036	VENTURA	6111	NO	YES
PORT HUENEME	CA	93041	VENTURA	6111	NO	YES
SANTA PAULA	CA	93061	VENTURA	6111	NO	YES
PORT HUENEME CBC B/	CA	93043	VENTURA	6111	NO	YES
BRANDEIS	CA	93064	VENTURA	6111	NO	YES
VENTURA	CA	93005	VENTURA	6111	NO	YES
VENTURA	CA	93007	VENTURA	6111	NO	YES
OAK VIEW	CA	93022	VENTURA	6111	NO	YES
OXNARD	CA	93035	VENTURA	6111	NO	YES
CAMARILLO	CA	93012	VENTURA	6111	NO	YES
OXNARD	CA	93031	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93062	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93063	VENTURA	6111	NO	YES
NEWBURY PARK	CA	91320	VENTURA	6111	NO	YES
WESTLAKE VILLAGE	CA	91361	VENTURA	6111	NO	YES
CAMARILLO	CA	93011	VENTURA	6111	NO	YES
OXNARD	CA	93033	VENTURA	6111	NO	YES
VENTURA	CA	93004	VENTURA	6111	NO	YES
VENTURA	CA	93006	VENTURA	6111	NO	YES
OJAI	CA	93023	VENTURA	6111	NO	YES
OJAI	CA	93024	VENTURA	6111	NO	YES
OXNARD	CA	93032	VENTURA	6111	NO	YES
SOMIS	CA	93066	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93094	VENTURA	6111	NO	YES
NEWBURY PARK	CA	91319	VENTURA	6111	NO	YES
THOUSAND OAKS	CA	91360	VENTURA	6111	NO	YES
OAK PARK	CA	91377	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93093	VENTURA	6111	NO	YES
VENTURA	CA	93001	VENTURA	6111	NO	YES
FILLMORE	CA	93016	VENTURA	6111	NO	YES
MOORPARK	CA	93021	VENTURA	6111	NO	YES
PORT HUENEME	CA	93044	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93065	VENTURA	6111	NO	YES
THOUSAND OAKS	CA	91358	VENTURA	6111	NO	YES
WESTLAKE VILLAGE	CA	91359	VENTURA	6111	NO	YES
POINT MUGU NAWC	CA	93042	VENTURA	6111	NO	YES
VENTURA	CA	93003	VENTURA	6111	NO	YES
THOUSAND OAKS	CA	91362	VENTURA	6111	NO	YES
SIMI VALLEY	CA	93099	VENTURA	6111	NO	YES
VENTURA	CA	93002	VENTURA	6111	NO	YES
CAMARILLO	CA	93010	VENTURA	6111	NO	YES
FILLMORE	CA	93015	VENTURA	6111	NO	YES
OXNARD	CA	93030	VENTURA	6111	NO	YES
OXNARD	CA	93034	VENTURA	6111	NO	YES



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PIRU	CA	93040	VENTURA	6111	NO	YES
SANTA PAULA	CA	93060	VENTURA	6111	NO	YES