



**Announcement 2018-10-25
FEMA Major Disaster Declaration
Update for Hawaii – 4366**

FEMA has issued an updated declaration for Hawaii - 4366 designating an end date.

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual and public assistance for appraisals issued prior to the incident dates of *May 3, 2018– August 17, 2018*. For loan products with no appraisal (PIW, FHA Streamline, VA IRRRL), a re-inspection may still be required (see chart below for requirements). Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the incident period is over.

- **Exterior Inspections:** Required for all re-inspections, including, but not limited to earthquake, fire, landslide, tornado, flood, and hurricane.
- **Interior Inspections*:** Required for all flood and hurricane related disasters regardless of “Exterior Only DAIR” indication below.

The chart below lists the required re-inspection type by loan product.

	Conventional w/ Appraisal	Conventional w/ PIW	HARP w/ Appraisal	HARP w/PIW	VA Full Doc	VA IRRRL	FHA Full Doc	FHA S/L	NQM
New Full Appraisal		X							
Exterior Only DAIR*	X		X		X	X			X
1004D w/Interior & Exterior							X		
No Inspection Required				X				X	

New Loan after Incident Period

New loans submitted after the incident period that require an appraisal product must have the inspection performed after the incident period end date. The appraiser should comment on the effect of the disaster on the subject property value and marketability. If the inspection occurs prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is required.

New loans submitted after the incident period that do not require an appraisal product (PIW, Streamline, etc.) must be originated after the incident period end date. If originated prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is required.

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.



FEMA Major Disaster Declaration for Hawaii

FEMA Disaster ID: 4366
Declared 5/11/2018, **Updated 10/25/2018**
Incident Type: Kilauea Volcanic Eruption And Earthquakes
Incident Period: 5/3/2018 - **8/17/2018**
Counties Eligible for Individual and Public Assistance: 5/11/18
 Hawaii

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CAPTAIN COOK	HI	96704	HAWAII	15001	YES	YES
PEPEEKEO	HI	96783	HAWAII	15001	YES	YES
OCEAN VIEW	HI	96737	HAWAII	15001	YES	YES
KEAUHOU	HI	96739	HAWAII	15001	YES	YES
NINOLE	HI	96773	HAWAII	15001	YES	YES
OOKALA	HI	96774	HAWAII	15001	YES	YES
PAPAIKOU	HI	96781	HAWAII	15001	YES	YES
HAWAII NATIONAL PARK	HI	96718	HAWAII	15001	YES	YES
HOLUALOA	HI	96725	HAWAII	15001	YES	YES
KAMUELA	HI	96743	HAWAII	15001	YES	YES
PAPAALOA	HI	96780	HAWAII	15001	YES	YES
HAKALAU	HI	96710	HAWAII	15001	YES	YES
KEAAU	HI	96749	HAWAII	15001	YES	YES
MOUNTAIN VIEW	HI	96771	HAWAII	15001	YES	YES
VOLCANO	HI	96785	HAWAII	15001	YES	YES
HILO	HI	96721	HAWAII	15001	YES	YES
HONOKAA	HI	96727	HAWAII	15001	YES	YES
HONOMU	HI	96728	HAWAII	15001	YES	YES
PAAUILO	HI	96776	HAWAII	15001	YES	YES
HILO	HI	96720	HAWAII	15001	YES	YES
KAILUA KONA	HI	96740	HAWAII	15001	YES	YES
KEALAKEKUA	HI	96750	HAWAII	15001	YES	YES
PAHOA	HI	96778	HAWAII	15001	YES	YES
HONAUNAU	HI	96726	HAWAII	15001	YES	YES
NAALEHU	HI	96772	HAWAII	15001	YES	YES
WAIKOLOA	HI	96738	HAWAII	15001	YES	YES
KAPAAU	HI	96755	HAWAII	15001	YES	YES
LAUPAHOEHOE	HI	96764	HAWAII	15001	YES	YES
PAHALA	HI	96777	HAWAII	15001	YES	YES
KAILUA KONA	HI	96745	HAWAII	15001	YES	YES
KURTISTOWN	HI	96760	HAWAII	15001	YES	YES
HAWI	HI	96719	HAWAII	15001	YES	YES