



**Announcement 2018-10-08  
FEMA Major Disaster Declaration  
for Hawaii – 4395**

FEMA has issued a new presidential disaster declaration for Hawaii - 4395 designating counties as eligible for **public assistance** due to Hurricane Lane and **only applies to iQM loans**.

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 date of *August 22 – 29, 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: 4395

Declared: 9/27/2018

Incident Type: Hurricane Lane

Incident Period: August 22-29 2018

Counties Eligible for  
Public Assistance as of  
(09/27/18) Hawaii, Kauai, Maui

| City                 | State | Zip Code | County | FIPS  | Individual | Public<br>iQM Loans |
|----------------------|-------|----------|--------|-------|------------|---------------------|
| HILO                 | HI    | 96720    | HAWAII | 15001 | NO         | YES                 |
| PAPAIKOU             | HI    | 96781    | HAWAII | 15001 | NO         | YES                 |
| KAILUA KONA          | HI    | 96740    | HAWAII | 15001 | NO         | YES                 |
| NAALEHU              | HI    | 96772    | HAWAII | 15001 | NO         | YES                 |
| LAUPAHOEHOE          | HI    | 96764    | HAWAII | 15001 | NO         | YES                 |
| VOLCANO              | HI    | 96785    | HAWAII | 15001 | NO         | YES                 |
| KEAAU                | HI    | 96749    | HAWAII | 15001 | NO         | YES                 |
| PAHALA               | HI    | 96777    | HAWAII | 15001 | NO         | YES                 |
| PEPEEKEO             | HI    | 96783    | HAWAII | 15001 | NO         | YES                 |
| HAKALAU              | HI    | 96710    | HAWAII | 15001 | NO         | YES                 |
| HAWAII NATIONAL PARK | HI    | 96718    | HAWAII | 15001 | NO         | YES                 |
| HAWI                 | HI    | 96719    | HAWAII | 15001 | NO         | YES                 |
| HOLUALOA             | HI    | 96725    | HAWAII | 15001 | NO         | YES                 |
| OCEAN VIEW           | HI    | 96737    | HAWAII | 15001 | NO         | YES                 |
| KAMUELA              | HI    | 96743    | HAWAII | 15001 | NO         | YES                 |
| KEALAKEKUA           | HI    | 96750    | HAWAII | 15001 | NO         | YES                 |
| HONAUNAU             | HI    | 96726    | HAWAII | 15001 | NO         | YES                 |
| KAILUA KONA          | HI    | 96745    | HAWAII | 15001 | NO         | YES                 |
| HONOKAA              | HI    | 96727    | HAWAII | 15001 | NO         | YES                 |
| WAIKOLOA             | HI    | 96738    | HAWAII | 15001 | NO         | YES                 |
| KAPAAU               | HI    | 96755    | HAWAII | 15001 | NO         | YES                 |
| KURTISTOWN           | HI    | 96760    | HAWAII | 15001 | NO         | YES                 |
| MOUNTAIN VIEW        | HI    | 96771    | HAWAII | 15001 | NO         | YES                 |
| PAAUILO              | HI    | 96776    | HAWAII | 15001 | NO         | YES                 |
| PAPAALOA             | HI    | 96780    | HAWAII | 15001 | NO         | YES                 |
| NINOLE               | HI    | 96773    | HAWAII | 15001 | NO         | YES                 |
| CAPTAIN COOK         | HI    | 96704    | HAWAII | 15001 | NO         | YES                 |
| HILO                 | HI    | 96721    | HAWAII | 15001 | NO         | YES                 |
| HONOMU               | HI    | 96728    | HAWAII | 15001 | NO         | YES                 |
| OOKALA               | HI    | 96774    | HAWAII | 15001 | NO         | YES                 |
| PAHOA                | HI    | 96778    | HAWAII | 15001 | NO         | YES                 |
| KEAUHOU              | HI    | 96739    | HAWAII | 15001 | NO         | YES                 |
| LAWAI                | HI    | 96765    | KAUAI  | 15007 | NO         | YES                 |
| WAIMEA               | HI    | 96796    | KAUAI  | 15007 | NO         | YES                 |



| City        | State | Zip Code | County | FIPS  | Individual | Public iQM Loans |
|-------------|-------|----------|--------|-------|------------|------------------|
| HANAIEI     | HI    | 96714    | KAUAI  | 15007 | NO         | YES              |
| KALAHEO     | HI    | 96741    | KAUAI  | 15007 | NO         | YES              |
| KEKAHA      | HI    | 96752    | KAUAI  | 15007 | NO         | YES              |
| KOLOA       | HI    | 96756    | KAUAI  | 15007 | NO         | YES              |
| ANAHOLA     | HI    | 96703    | KAUAI  | 15007 | NO         | YES              |
| PRINCEVILLE | HI    | 96722    | KAUAI  | 15007 | NO         | YES              |
| KILAUEA     | HI    | 96754    | KAUAI  | 15007 | NO         | YES              |
| ELEELE      | HI    | 96705    | KAUAI  | 15007 | NO         | YES              |
| KAUMAKANI   | HI    | 96747    | KAUAI  | 15007 | NO         | YES              |
| LIHUE       | HI    | 96766    | KAUAI  | 15007 | NO         | YES              |
| KAPAA       | HI    | 96746    | KAUAI  | 15007 | NO         | YES              |
| KEALIA      | HI    | 96751    | KAUAI  | 15007 | NO         | YES              |
| HANAMAULU   | HI    | 96715    | KAUAI  | 15007 | NO         | YES              |
| MAKAWELI    | HI    | 96769    | KAUAI  | 15007 | NO         | YES              |
| HANAPEPE    | HI    | 96716    | KAUAI  | 15007 | NO         | YES              |
| HANA        | HI    | 96713    | MAUI   | 15009 | NO         | YES              |
| HAIKU       | HI    | 96708    | MAUI   | 15009 | NO         | YES              |
| PUUNENE     | HI    | 96784    | MAUI   | 15009 | NO         | YES              |
| HOOLEHUA    | HI    | 96729    | MAUI   | 15009 | NO         | YES              |
| KAHULUI     | HI    | 96733    | MAUI   | 15009 | NO         | YES              |
| MAUNALOA    | HI    | 96770    | MAUI   | 15009 | NO         | YES              |
| KAUNAKAKAI  | HI    | 96748    | MAUI   | 15009 | NO         | YES              |
| LAHAINA     | HI    | 96767    | MAUI   | 15009 | NO         | YES              |
| KALAUPAPA   | HI    | 96742    | MAUI   | 15009 | NO         | YES              |
| KUALAPUU    | HI    | 96757    | MAUI   | 15009 | NO         | YES              |
| MAKAWAO     | HI    | 96768    | MAUI   | 15009 | NO         | YES              |
| PAIA        | HI    | 96779    | MAUI   | 15009 | NO         | YES              |
| KAHULUI     | HI    | 96732    | MAUI   | 15009 | NO         | YES              |
| KIHEI       | HI    | 96753    | MAUI   | 15009 | NO         | YES              |
| LANAI CITY  | HI    | 96763    | MAUI   | 15009 | NO         | YES              |
| PUKALANI    | HI    | 96788    | MAUI   | 15009 | NO         | YES              |
| KULA        | HI    | 96790    | MAUI   | 15009 | NO         | YES              |
| WAILUKU     | HI    | 96793    | MAUI   | 15009 | NO         | YES              |
| LAHAINA     | HI    | 96761    | MAUI   | 15009 | NO         | YES              |