



To: All Customers **From:** Credit Risk
Date: 08/30/21 – Update 09/28/21 **Memo#:** 21117
Subject: Hurricane Ida – Funding Resumed

Loan closings and funding may now resume for properties located in the following counties/parishes listed below due to Hurricane Ida. Please see below for the effective date to determine if a re-inspection is required. FHA inspections are only permitted in the counties where FEMA has issued an incident end date or 14 days from the Incident Period start date, whichever is earlier. Only Streamline refinances of Flagstar serviced loans are exempt from the inspection requirement.

Loans that have already been issued a *Final Approval Clear to Close* status will be placed in an *Approved with Conditions* status until a re-inspection is performed. Please note that appraisal re-inspections are not required to be completed by the original appraiser; however, a Flagstar Bank eligible appraiser must be utilized. For loans that have an appraisal that was ordered via *Loantrac*, an appraisal re-inspection may be requested via the Appraisal Management Module in *Loantrac* by selecting “Yes” to the “Do you need a Property/Disaster Inspection” question.

Please see below for the effective date to determine if a re-inspection is required and refer to Natural Disaster Procedures, Doc. #4915, for re-inspection requirements

Conventional and Jumbo Transactions Only				
Louisiana Parishes				Incident Date
Ascension	Assumption	East Baton Rouge	East Feliciana	8/29/2021
Iberia	Iberville	Jefferson	Lafourche	
Livingston	Orleans	Plaquemines	Pointe Coupee	
St Bernard	St Charles	St Helena	St James	
St John the Baptist	St Martin	St Mary	St Tammany	
Tangipahoa	Terrebonne	Washington	West Baton Rouge	
West Feliciana				
Mississippi Counties				Incident Date
Hancock			Harrison	8/29/2021
New Jersey Counties				Incident Date
Bergen	Burlington	Essex	Gloucester	9/03/2021
Hudson	Hunterdon	Mercer	Middlesex	
Morris	Passaic	Somerset	Union	
Warren				
New York Counties/Boroughs				Incident Date
Bronx (Bronx County)	Brooklyn (Kings County)	Manhattan (New York County)	Queens (Queens County)	09/03/21
Staten Island (Richmond County)	Westchester	Nassau County	Suffolk County	
Rockland County				
Pennsylvania Counties				Incident Date
Bedford	Bucks	Chester		9/05/2021
Delaware	Montgomery	Northampton		
Philadelphia	York			

FHA, VA and USDA Transactions Only

Louisiana Parishes				VA & USDA Incident Start Date	VA & USDA Incident End Date	FHA Incident Start Date	Incident End Date
Ascension	Assumption	East Baton Rouge	East Feliciana	8/26/2021	9/03/2021	8/26/2021	09/03/2021
Iberia	Iberville	Jefferson	Lafourche				
Livingston	Orleans	Plaquemines	Pointe Coupee				
St Bernard	St Charles	St Helena	St James				
St John the Baptist	St Martin	St Mary	St Tammany				
Tangipahoa	Terrebonne	Washington	West Baton Rouge				
West Feliciana							
Mississippi Counties							
Hancock		Harrison					
New Jersey Counties				VA & USDA Incident Start Date	VA & USDA Incident End Date	FHA Incident Start Date	FHA Incident End Date
Bergen	Burlington	Essex	Gloucester	9/1/2021	9/03/2021	9/1/2021	9/03/2021
Hudson	Hunterdon	Mercer	Middlesex				
Morris	Passaic	Somerset	Union				
Warren							
New York Counties/Boroughs							
Bronx (Bronx County)	Brooklyn (Kings County)	Manhattan (New York County)		9/1/2021	9/03/2021	9/1/2021	9/03/2021
Nassau County	Queens (Queens County)	Staten Island (Richmond County)					
Rockland County	Suffolk County	Westchester					
Pennsylvania Counties				VA & USDA Incident Start Date	VA & USDA Incident End Date	FHA Incident Start Date	FHA Incident End Date
Bedford	Bucks	Chester		8/31/21	9/05/21	8/31/21	9/05/21
Delaware	Montgomery	Northampton					
Philadelphia	York						

CUSTOMER SUPPORT

If you have questions, please email UnderwritingSupport@flagstar.com or call the underwriting support desk at (866) 945-9872.