

# FEMA Declared Disaster Areas



Please refer to the Disaster Guidelines in the Member First Mortgage (MFM) FEMA Declared Policy and Procedures document for requirements pertaining to properties impacted by a disaster.

**\* Please see Legend at end of Document for assistance in Declaration Status.**

Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4573 - Alabama Hurricane Zeta	12.10.20 FEMA Declaration	Active - Initial Declaration	Clarke, Dallas, Marengo, Mobile, Perry, Washington, Wilcox	10.28.20	10.29.20	FEMA has declared a disaster for seven AL counties. These seven counties are eligible for Individual and Public Assistance.
	12.10.20 FEMA Declaration	Active - Initial Declaration	Autauga, Butler, Cherokee, Chilton, Choctaw, Clarke, Clay, Coosa, Dallas, Elmore, Hale, Marengo, Mobile, Monroe, Pery, Randolph, Talladega, Washington, Wilcox	10.28.20	10.29.20	FEMA has declared a disaster for 19 AL counties. These 19 counties are eligible for Public Assistance.
DR 4570 - Louisiana Hurricane Delta	10.16.20 FEMA Declaration	Active - Updated Declaration	Acadia, Allen (declared 12.23.20), Calcasieu, Cameron, Iberia (declared 12.23.20), Jefferson Davis, Vermilion	10.6.20	10.10.20	FEMA has added additional Parishes
DR 4563 - Alabama Hurricane Sally	9.20.20 FEMA Declaration	Active - Initial Declaration	Baldwin, Escambia, Mobile	09.14.20	Continuing	FEMA has declared a disaster for three AL counties
DR 4562 - Oregon Wildfires And Straight-line Winds	09.15.20 FEMA Declaration	Active - Initial Declaration	Clackamas, Douglas, Jackson, Klamath, Lane, Lincoln, Linn, Marion	09.07.20	Continuing	FEMA has declared a disaster for eight OR Counties
DR 4559 - Louisiana Hurricane Laura	09.14.20 FEMA Declaration	Active - Updated Declaration	Acadia, Allen, Beauregard, Caddo, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, La Salle, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, St. Landry, Union, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes
	09.10.20 FEMA Declaration	Closed - Updated Declaration	Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Morehouse, Natchitoches, Ouachita, Rapides, Sabine, Union, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes
	09.02.20 FEMA Declaration	Closed - Updated Declaration	Acadia, Allen, Beauregard, Calcasieu, Cameron, Grant, Jackson, Jefferson Davis, Lincoln, Natchitoches, Ouachita, Rapides, Sabine, Vermilion, Vernon, Winn	08.22.20	08.27.20	FEMA has added additional Parishes

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DR 4559 - Louisiana Hurricane Laura - continued	09.01.20 FEMA Declaration	Closed - Updated Declaration	Acadia, Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, Ouachita, Vermilion, Vernon	08.22.20	08.27.20	FEMA has added additional Parishes
	Hurricane Laura	Closed - Initial Declaration	Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis, Vernon	08.22.20	08.27.20	FEMA declared disaster for Louisiana Parishes
Hurricane Laura	08.31.20 Member First Mortgage Declaration	Active - Updated Declaration	**CD CHANNEL ONLY** Louisiana: Acadia, Allen, Assumption, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, Terrebonne, Vermilion; Texas: Brazoria, Calhoun, Cameron, Chambers, Galveston, Hardin, Harris, Jasper, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy	8.26.20	8.31.20	Member First Mortgage has lifted the temporary suspension of closings in select counties in Louisiana and Texas
	08.26.20 Member First Mortgage Declaration	Closed - Initial Declaration	**CD CHANNEL ONLY** Louisiana: Acadia, Allen, Assumption, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, Terrebonne, Vermilion; Texas: Brazoria, Calhoun, Cameron, Chambers, Galveston, Hardin, Harris, Jasper, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy	8.26.20	Continuing	Member First Mortgage has declared a disaster and has suspended closings in the listed counties and parishes
DR 4558 - California Wildfires - continued on next page	09.21.20 FEMA Declaration	Active - Updated Declaration	Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo **Except for the zip codes in the row below**	8.14.20	08.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34.
	09.21.20 FEMA Declaration	Active - Updated Declaration	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	8.14.20	Continuing	Member First Mortgage reminds lenders that this is an active and ongoing disaster in these Member First Mortgage declared zip codes. FHA loans that are closed and/or endorsed after 08/14/20, see above row for guidance.
	09.14.20 Member First Mortgage Declaration	Active - Updated Declaration	The Zip Codes in the following Counties: Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694, 95916, 95928, 95930, 95940, 95941, 95942, 95954, 95965, 95966, 95973, 95978	8.14.20	Continuing	FEMA added an additional county and Member First Mortgage has segmented FEMA declared counties into zip codes
	09.14.20 FEMA Declaration	Closed - Updated Declaration	Butte, Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	8.14.20	Continuing	FEMA added additional County

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Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4558 - California Wildfires - continued	09.11.20 Member First Mortgage Declaration	Closed - Updated Declaration	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	8.14.20	Continuing	Retracted incident end date
	09.10.20 Member First Mortgage Declaration	Closed - Updated Declaration	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93928, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95007, 95017, 95018, 95033, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	8.14.20	Continuing	Additional Zip Codes added for Monterey and Santa Cruz Counties
	09.04.20 Member First Mortgage Declaration	Closed - Updated Declaration	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	8.14.20	8.28.20	Incident End Date adjusted in compliance with FHA INFO #19-34
	09.04.20 Member First Mortgage Declaration	Closed - Updated Declaration	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95017, 95018, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95637, 95679, 95687, 95688, 95694	8.14.20	Continuing	Two additional Zip Codes added for Yolo County
	09.03.20 Member First Mortgage Declaration	Closed - Updated Declaration	The Zip Codes in the following Counties: Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo Zip Codes: 93908, 93920, 93924, 93927, 93930, 93960, 94020, 94021, 94060, 94515, 94533, 94534, 94558, 94567, 94574, 95005, 95006, 95017, 95018, 95060, 95421, 95436, 95441, 95446, 95448, 95450, 95457, 95461, 95469, 95606, 95607, 95627, 95687, 95688, 95694	8.14.20	Continuing	Member First Mortgage has segmented all FEMA declared counties into Zip Codes
	09.03.20 Member First Mortgage Declaration	Closed - Updated Declaration	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	8.14.20	Continuing	Standard disaster guidelines apply for FHA loans
	08.22.20 FEMA Declaration	Closed - Initial Declaration	Lake, Monterey, Napa, San Mateo, Santa Cruz, Solano, Sonoma, Yolo	8.14.20	Continuing	FEMA declared disaster on 08.22.20, counties added 08.24.20

# FEMA Declared Disaster Areas



Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4557 - Iowa Severe Storms	09.04.20 FEMA Declaration	Active - Updated Declaration	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	8.10.20	8.24.20	Incident End Date adjusted in compliance with FHA INFO #19-34
	09.03.20 FEMA Declaration	Active - Updated Declaration	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	8.10.20	No End Date	FEMA added counties
	09.03.20 FEMA Declaration	Closed - Updated Declaration	Benton, Boone, Cedar, Jasper, Linn, Marshall, Polk, Poweshiek, Scott, Story, Tama	8.10.20	No End Date	FEMA added counties
DR 4557 - Iowa Severe Storms	08.17.20 FEMA Declaration	Closed - Initial Declaration	Linn	8.10.20	No End Date	FEMA declared disaster on 08.17.20, added a county on 08.21.20. FEMA has not declared an end date.
DR 4476 - Tennessee Severe Storms, Tornadoes, Straight-line Winds, and Flooding	03.17.20 FEMA Declaration	Closed - Updated Declaration	Davidson, Putnam, Wilson	3.03.20	No End Date	Bifurcated policy due to FHA guidelines
	03.05.20 FEMA Declaration	Closed- Initial Declaration	Davidson, Putnam, Wilson	3.03.20	No End Date	FEMA disaster declared, ongoing active disaster
Hurricane Dorian - continued on next page	09.11.19 Member First Mortgage Declaration	Closed - Member First Mortgage Updated Action	North Carolina: Beaufort, Camden, Carteret, Chowan, Currituck, Dare, Hyde, Pamlico, Pasquotank, Perquimans, Tyrrell	9.03.19	No End Date	Member First Mortgage has lifted the temporary suspension of select counties in NC as well as all counties in the SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.
	09.09.19 Member First Mortgage Declaration	Closed - Member First Mortgage Updated Action	South Carolina: Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper North Carolina: Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, Washington	9.03.19	No End Date	Member First Mortgage has lifted the temporary suspension of select counties in NC and SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.
	09.06.19 Member First Mortgage Declaration	Closed - Member First Mortgage Updated Action	South Carolina: Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper, Marion, Williamsburg North Carolina: Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Gates, Hertford, Hyde, Jones, Martin, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Tyrrell, Washington	9.03.19	No End Date	Member First Mortgage has lifted the temporary suspension of select counties in NC and SC. Closings have been suspended in the Consumer Direct and Wholesale channels and purchases have been suspended in the Correspondent channel for the remaining targeted counties as listed.

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Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
Hurricane Dorian - continued	09.04.19 Member First Mortgage Declaration	Closed - Member First Mortgage Updated Action Closed	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	8.29.19	No End Date	Member First Mortgage has updated Florida county listing
	09.03.19 Member First Mortgage Declaration	Closed - Member First Mortgage Initial Action	Georgia: Brantley, Bryan, Camden, Charlton, Chatham, Clinch, Echols, Effingham, Glynn, Liberty, Long, McIntosh, Pierce, Ware, Wayne South Carolina: Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Darlington, Dillon, Dorchester, Florence, Georgetown, Hampton, Horry, Jasper, Lee, Marion, Marlboro, Orangeburg, Sumter, Williamsburg North Carolina: Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Harnett, Hertford, Hoke, Hyde, Johnston, Jones, Lenoir, Martin, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Sampson, Scotland, Tyrrell, Washington, Wayne, Wilson	9.03.19	No End Date	Member First Mortgage declared suspension of loan closings in Consumer Direct and Wholesale channels and suspended purchases in the Correspondent channel
	08.29.19 Member First Mortgage Declaration	Closed - Member First Mortgage Initial Action	Florida: Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Madison, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia	8.29.19	No End Date	Member First Mortgage declared suspension of loan closings in Consumer Direct and Wholesale channels
DR 4451 - Missouri Severe Storms, Tornadoes, and Flooding	07.16.19 FEMA Declaration	Closed - Updated Declaration	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	4.29.19	No End Date	Bifurcated policy due to FHA clarification
	07.10.19 FEMA Declaration	Closed - Initial Declaration	Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, St. Charles	4.29.19	No End Date	FEMA declared disaster on 07.09.19
DR 4441 - Arkansas Severe Storms and Flooding	06.17.19 FEMA Declaration	Closed - Updated Declaration	Arkansas, Conway, Crawford, Desha, Faulkner, Jefferson, Logan, Perry, Pope, Pulaski, Sebastian, Yell	5.21.19	No End Date	FEMA added counties
	06.11.19 FEMA Declaration	Closed - Initial Declaration	Conway, Crawford, Faulkner, Jefferson, Perry, Pulaski, Sebastian, Yell	5.21.19	No End Date	FEMA declared disaster on 06.08.19

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Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
DR 4438 - Oklahoma Severe Storms, Straight-line Winds, Tornadoes and Flooding	06.14.19 - FEMA Declaration	Closed - Updated Declaration	Canadian, Creek, Delaware, Kay, Logan, Mayes, Muskogee, Okmulgee, Osage, Ottawa, Payne, Pottawatomie, Rogers, Sequoyah, Tulsa, Wagoner, Washington	5.07.19	No End Date	FEMA added counties
	06.11.19 - FEMA Declaration	Closed - Updated Declaration	Canadian, Creek, Logan, Muskogee, Osage, Ottawa, Rogers, Tulsa, Wagoner, Washington	5.07.19	No End Date	FEMA added counties
	06.03.19 - FEMA Declaration	Closed - Initial Declaration	Muskogee, Tulsa, Wagoner	5.07.09	No End Date	FEMA declared disaster on 06.01.19
DR 4421 - Iowa Severe Storms And Flooding	05.13.19 FEMA Declaration	Closed - Updated Declaration	Fremont, Harrison, Louisa, Mills, Monona, Pottawattamie, Scott, Shelby, Woodbury	3.12.19	No End Date	FEMA added counties
	04.22.19 FEMA Declaration	Closed - Updated Declaration	Fremont, Harrison, Mills, Monona, Pottawattamie, Shelby, Woodbury	3.12.19	No End Date	FEMA added counties
	04.03.19 FEMA Declaration	Closed - Updated Declaration	Fremont, Harrison, Mills, Monona, Woodbury	3.12.19	No End Date	FHA must follow Standard Disaster Policy
	03.23.19 FEMA Declaration	Closed - Initial Declaration	Fremont, Harrison, Mills, Monona, Woodbury	3.12.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4420 - Nebraska Severe Winter Storm, Straight-line Winds, And Flooding	04.03.19 FEMA Declaration	Closed - Updated Declaration	Boone, Buffalo, Butler, Cass, Colfax, Custer, Dodge, Douglas, Knox, Nemaha, Richardson, Sarpy, Saunders, Thurston, Washington	3.09.19	No End Date	FEMA added counties FHA must follow Standard Disaster Policy
	03.21.19 FEMA Declaration	Closed - Initial Declaration	Butler, Cass, Colfax, Dodge, Douglas, Nemaha, Sarpy, Saunders, Washington	3.09.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4419 - Alabama Severe Storms, Winds & Tornadoes	04.03.19 FEMA Declaration	Closed - Updated Declaration	Lee	3.03.19	No End Date	FHA must follow Standard Disaster Policy
	03.05.19 FEMA Declaration	Closed - Initial Declaration	Lee	3.03.19	No End Date	FEMA Disaster Declaration - No End Date
DR 4413 - Alaska Earthquake	04.03.19 FEMA Declaration	Closed - Updated Declaration	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	No End Date	FHA must follow Standard Disaster Policy
	01.31.19 FEMA Declaration	Closed - Initial Declaration	Anchorage (Borough), Kenai Peninsula (Borough), Matanuska-Susitna (Borough)	11.30.18	No End Date	FEMA Disaster Declaration - No End Date

# FEMA Declared Disaster Areas



DR 4407 - California Wildfires	11.14.18 Member First Mortgage Disaster Declaration	Closed - Updated Declaration	Butte , Ventura And the following Zip Codes in Los Angeles County: 90265, 90290, 91301, 91302, 91304*, 91307, 91311, 91361*, 91362*, 91367 * Zip Code is in both Los Angeles and Ventura Counties	11.08.18	No End Date	Member First Mortgage Segmented Los Angeles County Disaster area into Zip Codes for the listed Products
	11.12.18 FEMA Disaster Declaration	Closed - Initial Declaration	Butte, Los Angeles, Ventura	11.08.18	No End Date	FEMA Disaster Declaration

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Disaster Incident	Declaration Date/Type	Declaration Status *	Counties, Parishes, Zip Codes	Incident Begin Date	Incident End Date	Comments
<b>Legend</b>						
Initial Declaration						Initial Disaster Declaration by either Member First Mortgage or FEMA
Closed - Initial Declaration						An update to the Disaster information has been made by either Member First Mortgage or FEMA. The Initial Declaration is no longer the most up to date information.
Updated Declaration						An update has been made by Member First Mortgage or FEMA to the Disaster data. For example, the update may be to the Incident Date, the Declaration Date, or the Disaster Area.
Closed - Updated Declaration						This update is no longer the most up to date information, as information has changed or been amended by Member First Mortgage or FEMA.
Suspension of Closing / Purchases						Prior to a Disaster Declaration, Member First Mortgage may suspend Closings / Purchases from areas that may be affected by Forecasted Disaster, such as a Hurricane or Major Flooding.
Closed - Suspension of Closing / Purchases						The Suspension of Closings / Purchases has ended and a Disaster has been Declared by either Member First Mortgage or FEMA.
Active Declaration						Member First Mortgage is currently using this disaster data. This is the most up to date data for the Disaster.
Closed Declaration						Member First Mortgage is no longer monitoring this Disaster.

Cell is not an active declaration

Cell is an active declaration