

# What's New

*A summary of recent and upcoming changes:*

<b>California Disaster Declaration</b>	<p>The Federal Emergency Management Agency (FEMA) declared individual assistance in Los Angeles, San Diego, Santa Barbara and Ventura counties as a result of the wildfires, flooding, mudslides and debris flow. The declaration details are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc;"><b>Declaration Date</b></td> <td>January 15, 2018</td> </tr> <tr> <td style="background-color: #cccccc;"><b>Incident Period</b></td> <td>December 4, 2017- ongoing</td> </tr> <tr> <td style="background-color: #cccccc;"><b>Identified Counties</b></td> <td>Los Angeles, San Diego, Santa Barbara and Ventura counties.</td> </tr> </table> <p>Properties located in the zip codes listed below will require re-inspection for <b>Conventional, Non-Conforming and VA loans</b> with an appraisal dated prior to the disaster. No re-inspection is required for <b>HARP loans, FHA Streamlines or VA IRRRLS</b>. PIW's in zip code areas are invalid.</p> <p><b>FHA loans</b> - HUD has issued a <a href="#">waiver</a> allowing re-inspections for properties in the designated counties, even without a declared disaster end date by FEMA. All FHA loans with an appraisal dated prior to the disaster in Los Angeles, San Diego, Santa Barbara and Ventura counties will require a re-inspection, regardless of proximity to the fires.</p> <p><b>Zip Code Table</b></p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr style="background-color: #4a4a8a; color: white;"> <th colspan="3">Los Angeles County Zip Code List</th> </tr> <tr> <td>91331</td> <td>91342</td> <td>91387</td> </tr> <tr style="background-color: #4a4a8a; color: white;"> <th colspan="3">San Diego County Zip Code List</th> </tr> <tr> <td>92003</td> <td></td> <td>92028</td> </tr> <tr style="background-color: #4a4a8a; color: white;"> <th colspan="3">Santa Barbara and Ventura County Zip Code List</th> </tr> <tr> <td>93001</td> <td>93002</td> <td>93003</td> </tr> <tr> <td>93004</td> <td>93005</td> <td>93006</td> </tr> <tr> <td>93007</td> <td>93009</td> <td>93012</td> </tr> <tr> <td>93013</td> <td>93014</td> <td>93015</td> </tr> <tr> <td>93022</td> <td>93023</td> <td>93024</td> </tr> <tr> <td>93060</td> <td>93061</td> <td>93067</td> </tr> <tr> <td>93103</td> <td>93108</td> <td>93109</td> </tr> </table>	<b>Declaration Date</b>	January 15, 2018	<b>Incident Period</b>	December 4, 2017- ongoing	<b>Identified Counties</b>	Los Angeles, San Diego, Santa Barbara and Ventura counties.	Los Angeles County Zip Code List			91331	91342	91387	San Diego County Zip Code List			92003		92028	Santa Barbara and Ventura County Zip Code List			93001	93002	93003	93004	93005	93006	93007	93009	93012	93013	93014	93015	93022	93023	93024	93060	93061	93067	93103	93108	93109
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<b>Required State Disclosures</b>	<p>The <a href="#">Required State Disclosure Matrix</a> has been updated for the state of New York to:</p> <ul style="list-style-type: none"> <li>Update 3 disclosure forms to newer versions that clearly state "broker" or "lender/broker" instead of just "lender"</li> <li>Eliminate 1 disclosure</li> </ul>																																										



<b>CA Recording Fee</b>	A <a href="#">CA Recording Fee Policy and Procedure</a> has been added to provide guidance on disclosing and re-disclosing the new CA Recording Fee(s).
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