

Tuesday, August 31, 2021

Bulletin #2021-AC-033

**IMPORTANT NOTICE TO ALL CUSTOMERS****Hurricane Ida – Disaster Declaration Areas**

The following counties and parishes have been declared by the Federal Emergency Management Agency (FEMA) to be in a disaster area:

Louisiana Impacted Parishes

Ascension, Assumption, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, Point 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 Impacted Counties

Adams, Amite, Covington, Forrest, Franklin, George, Greene, Hancock, Harrison, Jackson, Jefferson, Jefferson Davis, Jones, Lamar, Lawrence, Lincoln, Marion, Mississippi Choctaw Indian Reservation, Pearl River, Perry, Pike, Stone, Walthall, Wayne, Wilkinson

Additional states and counties may be affected depending on the path of the storm, and further notices will be made accordingly.

**Insurance Requirements**

Proof of Homeowner's Insurance and Flood Insurance (if applicable) remains unchanged and proper evidence of coverage must be provided in areas under a declared state of emergency.

*Important: Applications for insurance are NOT acceptable as proof of insurance, refer to FLC Bank's Hazard and Flood Insurance Policy posted in the Resource Center under the Closing Tab.*

**Disaster Inspection Procedures**

Customers must follow FLCBank's Disaster Inspection Procedures posted in the Resource Center, especially in relation to loan without an appraisal i.e. FHA Streamline Refinances, VA IRRRLs and Conventional Loans with Appraisal Waivers.

To access our most recently updated Temporary Policies Related to COVID-19 (version 42) please [click here](#).