



PIW Offers Excluded for Three ZIP Codes in Hawaii

June 26, 2018

Due to volcanic activity, Fannie Mae has added three ZIP Codes on the Island of Hawaii to the Property Inspection Waiver (PIW) disaster exclusion list in Desktop Underwriter® (DU®). Effective June 23, properties in 96718, 96778, and 96785 are ineligible to receive PIW offers, until at least 120 days after the disaster ends. After that, DU will issue (and lenders may exercise) PIW offers related to properties in those ZIP codes if the property was appraised after the disaster.

Although the Federal Emergency Management Agency (FEMA) has declared individual assistance for all of Hawaii County (which is also the Island of Hawaii), Fannie Mae is excluding only three ZIP Codes from consideration for PIW offers. Lenders may exercise PIW offers for the rest of Hawaii County outside of these ZIP Codes, subject to eligibility guidelines. Refer to the [PIW FAQs](#) and the Selling Guide for more information.

As a reminder, loans secured by properties located in Hawaii lava zones 1 and 2 remain ineligible for delivery to Fannie Mae. (See [Selling Guide B2-3-04: Special Property Eligibility Considerations](#).)

For more information, visit our [PIW](#) and [disaster assistance](#) pages.