



**Announcement CL 2018-01-19**  
**FEMA Disaster Declaration Update**  
**for New York**  
**January 19, 2018**

FEMA has issued an updated presidential disaster declaration for New York designating 2 more counties as eligible for public assistance. No locations for this FEMA disaster declaration are eligible for individual assistance at this time.

- iQM loans only: Re-inspections from the appraiser for properties located in zip codes and counties that are eligible for *public* assistance will be required for appraisals issued prior to the date of the last received FEMA disaster declaration update for that particular county. Impac requires an **interior and exterior re-inspection, with photos**, using the following re-inspection documentation:
  - a Catastrophic Disaster Area Property Inspection Report (CDAIR), **or**
  - an Appraisal Update and/or Completion Report (Fannie Mae Form 1004D/Freddie Mac 442)
- Refer to the updated *FEMA Disaster Declaration for New York* attached to the announcement which provides the specific dates when counties were added to the declaration.

*Note:* An appraisal completed in an area *after the disaster declaration* incident date of November 14, 2017, does not require a re-certification. However, the appraiser *must* comment that the property is free from damage and that the disaster had no effect on the property. Any damage noted on the appraisal must be resolved before proceeding with closing the loan.

***We thank you for your continued business.***

*If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.*



# Impac Mortgage Corp. FEMA Disaster Declaration

## FEMA Disaster Declaration for New York

**FEMA Disaster ID:** 4348  
**Declared** 11/14/2017 (Updated 01/19/2018)  
**Incident Type:** Flooding  
**Incident Period:** 05/02 - 08/06/2017

**Counties Eligible for Public Assistance as of 01/19/2018:** Cayuga, Monroe

**Counties Eligible for Public Assistance as of 11/14/2017:** Jefferson, Niagra, Orleans, Oswego, St. Lawrence, Wayne

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
AURORA	NY	13026	CAYUGA	36011	NO	YES
MORAVIA	NY	13118	CAYUGA	36011	NO	YES
KING FERRY	NY	13081	CAYUGA	36011	NO	YES
GENOA	NY	13071	CAYUGA	36011	NO	YES
POPLAR RIDGE	NY	13139	CAYUGA	36011	NO	YES
SCIPIO CENTER	NY	13147	CAYUGA	36011	NO	YES
PORT BYRON	NY	13140	CAYUGA	36011	NO	YES
AUBURN	NY	13022	CAYUGA	36011	NO	YES
AUBURN	NY	13021	CAYUGA	36011	NO	YES
MONTEZUMA	NY	13117	CAYUGA	36011	NO	YES
MARTVILLE	NY	13111	CAYUGA	36011	NO	YES
MERIDIAN	NY	13113	CAYUGA	36011	NO	YES
UNION SPRINGS	NY	13160	CAYUGA	36011	NO	YES
STERLING	NY	13156	CAYUGA	36011	NO	YES
AUBURN	NY	13024	CAYUGA	36011	NO	YES
CATO	NY	13033	CAYUGA	36011	NO	YES
CAYUGA	NY	13034	CAYUGA	36011	NO	YES
LOCKE	NY	13092	CAYUGA	36011	NO	YES
WEEDSPORT	NY	13166	CAYUGA	36011	NO	YES
DEXTER	NY	13634	JEFFERSON	36045	NO	YES
HENDERSON HARBOR	NY	13651	JEFFERSON	36045	NO	YES
NATURAL BRIDGE	NY	13665	JEFFERSON	36045	NO	YES
BROWNVILLE	NY	13615	JEFFERSON	36045	NO	YES
EVANS MILLS	NY	13637	JEFFERSON	36045	NO	YES
FELTS MILLS	NY	13638	JEFFERSON	36045	NO	YES
OXBOW	NY	13671	JEFFERSON	36045	NO	YES
THERESA	NY	13691	JEFFERSON	36045	NO	YES
ADAMS	NY	13605	JEFFERSON	36045	NO	YES
ADAMS CENTER	NY	13606	JEFFERSON	36045	NO	YES
PHILADELPHIA	NY	13673	JEFFERSON	36045	NO	YES
PLESSIS	NY	13675	JEFFERSON	36045	NO	YES



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City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
DEPAUVILLE	NY	13632	JEFFERSON	36045	NO	YES
WELLESLEY ISLAND	NY	13640	JEFFERSON	36045	NO	YES
HENDERSON	NY	13650	JEFFERSON	36045	NO	YES
WATERTOWN	NY	13603	JEFFERSON	36045	NO	YES
ALEXANDRIA BAY	NY	13607	JEFFERSON	36045	NO	YES
BELLEVILLE	NY	13611	JEFFERSON	36045	NO	YES
BLACK RIVER	NY	13612	JEFFERSON	36045	NO	YES
CLAYTON	NY	13624	JEFFERSON	36045	NO	YES
DEFERIET	NY	13628	JEFFERSON	36045	NO	YES
SACKETS HARBOR	NY	13685	JEFFERSON	36045	NO	YES
LA FARGEVILLE	NY	13656	JEFFERSON	36045	NO	YES
CAPE VINCENT	NY	13618	JEFFERSON	36045	NO	YES
FORT DRUM	NY	13602	JEFFERSON	36045	NO	YES
WATERTOWN	NY	13601	JEFFERSON	36045	NO	YES
LORRAINE	NY	13659	JEFFERSON	36045	NO	YES
THREE MILE BAY	NY	13693	JEFFERSON	36045	NO	YES
RODMAN	NY	13682	JEFFERSON	36045	NO	YES
REDWOOD	NY	13679	JEFFERSON	36045	NO	YES
CHAUMONT	NY	13622	JEFFERSON	36045	NO	YES
ANTWERP	NY	13608	JEFFERSON	36045	NO	YES
LIMERICK	NY	13657	JEFFERSON	36045	NO	YES
GREAT BEND	NY	13643	JEFFERSON	36045	NO	YES
FISHERS LANDING	NY	13641	JEFFERSON	36045	NO	YES
ELLISBURG	NY	13636	JEFFERSON	36045	NO	YES
PIERREPONT MANOR	NY	13674	JEFFERSON	36045	NO	YES
THOUSAND ISLAND PARK	NY	13692	JEFFERSON	36045	NO	YES
CARTHAGE	NY	13619	JEFFERSON	36045	NO	YES
MANNVILLE	NY	13661	JEFFERSON	36045	NO	YES
CALCIUM	NY	13616	JEFFERSON	36045	NO	YES
ROCHESTER	NY	14651	MONROE	36055	NO	YES
WEBSTER	NY	14580	MONROE	36055	NO	YES
CLARKSON	NY	14430	MONROE	36055	NO	YES
ROCHESTER	NY	14618	MONROE	36055	NO	YES
ROCHESTER	NY	14624	MONROE	36055	NO	YES
ROCHESTER	NY	14625	MONROE	36055	NO	YES
ROCHESTER	NY	14626	MONROE	36055	NO	YES
ROCHESTER	NY	14604	MONROE	36055	NO	YES
ROCHESTER	NY	14609	MONROE	36055	NO	YES
ROCHESTER	NY	14612	MONROE	36055	NO	YES
ROCHESTER	NY	14616	MONROE	36055	NO	YES
BROCKPORT	NY	14420	MONROE	36055	NO	YES
CHURCHVILLE	NY	14428	MONROE	36055	NO	YES
FAIRPORT	NY	14450	MONROE	36055	NO	YES
NORTH CHILI	NY	14514	MONROE	36055	NO	YES
ROCHESTER	NY	14601	MONROE	36055	NO	YES
ROCHESTER	NY	14683	MONROE	36055	NO	YES
ROCHESTER	NY	14645	MONROE	36055	NO	YES
ROCHESTER	NY	14646	MONROE	36055	NO	YES
SCOTTSVILLE	NY	14546	MONROE	36055	NO	YES
ROCHESTER	NY	14603	MONROE	36055	NO	YES
ROCHESTER	NY	14605	MONROE	36055	NO	YES



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City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
ROCHESTER	NY	14611	MONROE	36055	NO	YES
ROCHESTER	NY	14615	MONROE	36055	NO	YES
HILTON	NY	14468	MONROE	36055	NO	YES
ROCHESTER	NY	14639	MONROE	36055	NO	YES
ROCHESTER	NY	14642	MONROE	36055	NO	YES
ROCHESTER	NY	14600	MONROE	36055	NO	YES
ROCHESTER	NY	14643	MONROE	36055	NO	YES
ROCHESTER	NY	14652	MONROE	36055	NO	YES
ROCHESTER	NY	14653	MONROE	36055	NO	YES
ROCHESTER	NY	14606	MONROE	36055	NO	YES
ROCHESTER	NY	14607	MONROE	36055	NO	YES
ROCHESTER	NY	14613	MONROE	36055	NO	YES
ROCHESTER	NY	14614	MONROE	36055	NO	YES
ROCHESTER	NY	14617	MONROE	36055	NO	YES
HAMLIN	NY	14464	MONROE	36055	NO	YES
RUSH	NY	14543	MONROE	36055	NO	YES
WEST HENRIETTA	NY	14586	MONROE	36055	NO	YES
ROCHESTER	NY	14602	MONROE	36055	NO	YES
ROCHESTER	NY	14610	MONROE	36055	NO	YES
MENDON	NY	14506	MONROE	36055	NO	YES
PENFIELD	NY	14526	MONROE	36055	NO	YES
ROCHESTER	NY	14620	MONROE	36055	NO	YES
ROCHESTER	NY	14621	MONROE	36055	NO	YES
ROCHESTER	NY	14638	MONROE	36055	NO	YES
ROCHESTER	NY	14649	MONROE	36055	NO	YES
ROCHESTER	NY	14650	MONROE	36055	NO	YES
ROCHESTER	NY	14660	MONROE	36055	NO	YES
ROCHESTER	NY	14664	MONROE	36055	NO	YES
ADAMS BASIN	NY	14410	MONROE	36055	NO	YES
ROCHESTER	NY	14622	MONROE	36055	NO	YES
ROCHESTER	NY	14647	MONROE	36055	NO	YES
ROCHESTER	NY	14608	MONROE	36055	NO	YES
HONEOYE FALLS	NY	14472	MONROE	36055	NO	YES
ROCHESTER	NY	14619	MONROE	36055	NO	YES
ROCHESTER	NY	14623	MONROE	36055	NO	YES
ROCHESTER	NY	14627	MONROE	36055	NO	YES
ROCHESTER	NY	14673	MONROE	36055	NO	YES
ROCHESTER	NY	14694	MONROE	36055	NO	YES
ROCHESTER	NY	14644	MONROE	36055	NO	YES
SPENCERPORT	NY	14559	MONROE	36055	NO	YES
EAST ROCHESTER	NY	14445	MONROE	36055	NO	YES
HENRIETTA	NY	14467	MONROE	36055	NO	YES
MUMFORD	NY	14511	MONROE	36055	NO	YES
NORTH GREECE	NY	14515	MONROE	36055	NO	YES
PITTSFORD	NY	14534	MONROE	36055	NO	YES
ROCHESTER	NY	14692	MONROE	36055	NO	YES
APPLETON	NY	14008	NIAGARA	36063	NO	YES
NIAGARA FALLS	NY	14302	NIAGARA	36063	NO	YES
GASPORT	NY	14067	NIAGARA	36063	NO	YES
STELLA NIAGARA	NY	14144	NIAGARA	36063	NO	YES
BARKER	NY	14012	NIAGARA	36063	NO	YES



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NIAGARA FALLS	NY	14304	NIAGARA	36063	NO	YES
OLCOTT	NY	14126	NIAGARA	36063	NO	YES
RANSOMVILLE	NY	14131	NIAGARA	36063	NO	YES
NORTH TONAWANDA	NY	14120	NIAGARA	36063	NO	YES
SANBORN	NY	14132	NIAGARA	36063	NO	YES
BURT	NY	14028	NIAGARA	36063	NO	YES
LOCKPORT	NY	14095	NIAGARA	36063	NO	YES
MIDDLEPORT	NY	14105	NIAGARA	36063	NO	YES
LEWISTON	NY	14092	NIAGARA	36063	NO	YES
LOCKPORT	NY	14094	NIAGARA	36063	NO	YES
NIAGARA FALLS	NY	14301	NIAGARA	36063	NO	YES
NIAGARA FALLS	NY	14303	NIAGARA	36063	NO	YES
NIAGARA FALLS	NY	14305	NIAGARA	36063	NO	YES
NIAGARA UNIVERSITY	NY	14109	NIAGARA	36063	NO	YES
MODEL CITY	NY	14107	NIAGARA	36063	NO	YES
NEWFANE	NY	14108	NIAGARA	36063	NO	YES
YOUNGSTOWN	NY	14174	NIAGARA	36063	NO	YES
WILSON	NY	14172	NIAGARA	36063	NO	YES
MEDINA	NY	14103	ORLEANS	36073	NO	YES
FANCHER	NY	14452	ORLEANS	36073	NO	YES
KENDALL	NY	14476	ORLEANS	36073	NO	YES
WATERPORT	NY	14571	ORLEANS	36073	NO	YES
ALBION	NY	14411	ORLEANS	36073	NO	YES
CLARENDON	NY	14429	ORLEANS	36073	NO	YES
MORTON	NY	14508	ORLEANS	36073	NO	YES
KENT	NY	14477	ORLEANS	36073	NO	YES
HOLLEY	NY	14470	ORLEANS	36073	NO	YES
LYNDONVILLE	NY	14098	ORLEANS	36073	NO	YES
KNOWLESVILLE	NY	14479	ORLEANS	36073	NO	YES
MALLORY	NY	13103	OSWEGO	36075	NO	YES
MEXICO	NY	13114	OSWEGO	36075	NO	YES
REDFIELD	NY	13437	OSWEGO	36075	NO	YES
ALTMAR	NY	13302	OSWEGO	36075	NO	YES
FAIR HAVEN	NY	13064	OSWEGO	36075	NO	YES
LACONA	NY	13083	OSWEGO	36075	NO	YES
LYCOMING	NY	13093	OSWEGO	36075	NO	YES
MAPLE VIEW	NY	13107	OSWEGO	36075	NO	YES
PHOENIX	NY	13135	OSWEGO	36075	NO	YES
MINETTO	NY	13115	OSWEGO	36075	NO	YES
PENNELLVILLE	NY	13132	OSWEGO	36075	NO	YES
BERNHARDS BAY	NY	13028	OSWEGO	36075	NO	YES
CLEVELAND	NY	13042	OSWEGO	36075	NO	YES
HANNIBAL	NY	13074	OSWEGO	36075	NO	YES
OSWEGO	NY	13126	OSWEGO	36075	NO	YES
PULASKI	NY	13142	OSWEGO	36075	NO	YES
ORWELL	NY	13426	OSWEGO	36075	NO	YES
SANDY CREEK	NY	13145	OSWEGO	36075	NO	YES
WILLIAMSTOWN	NY	13493	OSWEGO	36075	NO	YES
HASTINGS	NY	13076	OSWEGO	36075	NO	YES
CONSTANTIA	NY	13044	OSWEGO	36075	NO	YES
RICHLAND	NY	13144	OSWEGO	36075	NO	YES



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City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CENTRAL SQUARE	NY	13036	OSWEGO	36075	NO	YES
NEW HAVEN	NY	13121	OSWEGO	36075	NO	YES
FULTON	NY	13069	OSWEGO	36075	NO	YES
PARISH	NY	13131	OSWEGO	36075	NO	YES
WEST MONROE	NY	13167	OSWEGO	36075	NO	YES
HAILESBORO	NY	13645	ST. LAWRENCE	36089	NO	YES
RICHVILLE	NY	13681	ST. LAWRENCE	36089	NO	YES
HEUVELTON	NY	13654	ST. LAWRENCE	36089	NO	YES
NORFOLK	NY	13667	ST. LAWRENCE	36089	NO	YES
BRIER HILL	NY	13614	ST. LAWRENCE	36089	NO	YES
CRANBERRY LAKE	NY	12927	ST. LAWRENCE	36089	NO	YES
RAYMONDVILLE	NY	13678	ST. LAWRENCE	36089	NO	YES
RENSSELAER FALLS	NY	13680	ST. LAWRENCE	36089	NO	YES
STAR LAKE	NY	13690	ST. LAWRENCE	36089	NO	YES
GOUVERNEUR	NY	13642	ST. LAWRENCE	36089	NO	YES
HANNAWA FALLS	NY	13647	ST. LAWRENCE	36089	NO	YES
NORWOOD	NY	13668	ST. LAWRENCE	36089	NO	YES
NICHOLVILLE	NY	12965	ST. LAWRENCE	36089	NO	YES
EDWARDS	NY	13635	ST. LAWRENCE	36089	NO	YES
HERMON	NY	13652	ST. LAWRENCE	36089	NO	YES
MASSENA	NY	13662	ST. LAWRENCE	36089	NO	YES
OSWEGATCHIE	NY	13670	ST. LAWRENCE	36089	NO	YES
ROOSEVELTOWN	NY	13683	ST. LAWRENCE	36089	NO	YES
WINTHROP	NY	13697	ST. LAWRENCE	36089	NO	YES
HARRISVILLE	NY	13648	ST. LAWRENCE	36089	NO	YES
LISBON	NY	13658	ST. LAWRENCE	36089	NO	YES
CHASE MILLS	NY	13621	ST. LAWRENCE	36089	NO	YES
COLTON	NY	13625	ST. LAWRENCE	36089	NO	YES
DE KALB JUNCTION	NY	13630	ST. LAWRENCE	36089	NO	YES
WEST STOCKHOLM	NY	13696	ST. LAWRENCE	36089	NO	YES
MORRISTOWN	NY	13664	ST. LAWRENCE	36089	NO	YES
OGDENSBURG	NY	13669	ST. LAWRENCE	36089	NO	YES
FINE	NY	13639	ST. LAWRENCE	36089	NO	YES
MADRID	NY	13660	ST. LAWRENCE	36089	NO	YES
CANTON	NY	13617	ST. LAWRENCE	36089	NO	YES
SOUTH COLTON	NY	13687	ST. LAWRENCE	36089	NO	YES
WADDINGTON	NY	13694	ST. LAWRENCE	36089	NO	YES
POTSDAM	NY	13699	ST. LAWRENCE	36089	NO	YES
LAWRENCEVILLE	NY	12949	ST. LAWRENCE	36089	NO	YES
BRASHER FALLS	NY	13613	ST. LAWRENCE	36089	NO	YES
CHIPPEWA BAY	NY	13623	ST. LAWRENCE	36089	NO	YES
CHILDWOLD	NY	12922	ST. LAWRENCE	36089	NO	YES
PYRITES	NY	13677	ST. LAWRENCE	36089	NO	YES
RUSSELL	NY	13684	ST. LAWRENCE	36089	NO	YES
WANAKENA	NY	13695	ST. LAWRENCE	36089	NO	YES
PARISHVILLE	NY	13672	ST. LAWRENCE	36089	NO	YES
NORTH LAWRENCE	NY	12967	ST. LAWRENCE	36089	NO	YES
PIERCEFIELD	NY	12973	ST. LAWRENCE	36089	NO	YES
DE PEYSTER	NY	13633	ST. LAWRENCE	36089	NO	YES
HELENA	NY	13649	ST. LAWRENCE	36089	NO	YES
NEWTON FALLS	NY	13666	ST. LAWRENCE	36089	NO	YES



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<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>County</b>	<b>FIPS</b>	<b>Individual</b>	<b>Public (iQM loans)</b>
POTSDAM	NY	13676	ST. LAWRENCE	36089	NO	YES
HAMMOND	NY	13646	ST. LAWRENCE	36089	NO	YES
SOUTH BUTLER	NY	13154	WAYNE	36117	NO	YES
NEWARK	NY	14513	WAYNE	36117	NO	YES
EAST WILLIAMSON	NY	14449	WAYNE	36117	NO	YES
ONTARIO	NY	14519	WAYNE	36117	NO	YES
ROSE	NY	14542	WAYNE	36117	NO	YES
WILLIAMSON	NY	14589	WAYNE	36117	NO	YES
PALMYRA	NY	14522	WAYNE	36117	NO	YES
RED CREEK	NY	13143	WAYNE	36117	NO	YES
PULTNEYVILLE	NY	14538	WAYNE	36117	NO	YES
WALWORTH	NY	14568	WAYNE	36117	NO	YES
MARION	NY	14505	WAYNE	36117	NO	YES
NORTH ROSE	NY	14516	WAYNE	36117	NO	YES
ALTON	NY	14413	WAYNE	36117	NO	YES
UNION HILL	NY	14563	WAYNE	36117	NO	YES
WOLCOTT	NY	14590	WAYNE	36117	NO	YES
CLYDE	NY	14433	WAYNE	36117	NO	YES
ONTARIO CENTER	NY	14520	WAYNE	36117	NO	YES
SAVANNAH	NY	13146	WAYNE	36117	NO	YES
SODUS	NY	14551	WAYNE	36117	NO	YES
LYONS	NY	14489	WAYNE	36117	NO	YES
MACEDON	NY	14502	WAYNE	36117	NO	YES
SODUS POINT	NY	14555	WAYNE	36117	NO	YES