



**Announcement 2018-10-25
FEMA Major Disaster Declaration
Update for Montana – 4388**

FEMA has issued an update to the disaster declaration for Montana designating an additional county as eligible for **public assistance and only applies to iQM loans.**

Re-inspections will be required for properties located in zip codes and counties that are eligible for individual and public assistance for appraisals issued prior to the incident dates of *April 12, 2018 – May 6, 2018*. For loan products with no appraisal (PIW, FHA Streamline, VA IRRRL), a re-inspection may still be required (see chart below for requirements). Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the incident period is over.

- **Exterior Inspections:** Required for all re-inspections, including, but not limited to earthquake, fire, landslide, tornado, flood, and hurricane.
- **Interior Inspections*:** Required for all flood and hurricane related disasters regardless of “Exterior Only DAIR” indication below.

The chart below lists the required re-inspection type by loan product.

	Conventional w/ Appraisal	Conventional w/ PIW	HARP w/ Appraisal	HARP w/PIW	VA Full Doc	VA IRRRL	FHA Full Doc	FHA S/L	NQM
New Full Appraisal		X							
Exterior Only DAIR*	X		X		X	X			X
1004D w/Interior & Exterior							X		
No Inspection Required				X				X	

New Loan after Incident Period

New loans submitted after the incident period that require an appraisal product must have the inspection performed after the incident period end date. The appraiser should comment on the effect of the disaster on the subject property value and marketability. If the inspection occurs prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is required.

New loans submitted after the incident period that do not require an appraisal product (PIW, Streamline, etc.) must be originated after the incident period end date. If originated prior to the incident period end date, the corresponding re-inspection (DAIR, 1004D or appraisal product) is required.

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.



FEMA Major Disaster Declaration for Montana

FEMA Disaster ID: 4388

Declared: 8/30/2018, Updated 9/18/2018

Incident Type: FLOODING

Incident Period: April 12, 2018 - May 6, 2018

Counties Eligible for Public Assistance as of (8/30/18): Blaine, Hill, Liberty, Pondera, Toole, Valley

Counties Eligible for Public Assistance as of (9/18/2018): Petroleum

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
HOGELAND	MT	59529	BLAINE	30005	NO	YES
TURNER	MT	59542	BLAINE	30005	NO	YES
LLOYD	MT	59535	BLAINE	30005	NO	YES
HARLEM	MT	59526	BLAINE	30005	NO	YES
CHINOOK	MT	59523	BLAINE	30005	NO	YES
HAYS	MT	59527	BLAINE	30005	NO	YES
ZURICH	MT	59547	BLAINE	30005	NO	YES
BOX ELDER	MT	59521	HILL	30041	NO	YES
RUDYARD	MT	59540	HILL	30041	NO	YES
HINGHAM	MT	59528	HILL	30041	NO	YES
GILDFORD	MT	59525	HILL	30041	NO	YES
KREMLIN	MT	59532	HILL	30041	NO	YES
INVERNESS	MT	59530	HILL	30041	NO	YES
HAVRE	MT	59501	HILL	30041	NO	YES
WHITLASH	MT	59545	LIBERTY	30051	NO	YES
CHESTER	MT	59522	LIBERTY	30051	NO	YES
LOTHAIR	MT	59461	LIBERTY	30051	NO	YES
JOPLIN	MT	59531	LIBERTY	30051	NO	YES
TEIGEN	MT	59084	PETROLEUM	30069	NO	YES
WINNETT	MT	59087	PETROLEUM	30069	NO	YES
DUPUYER	MT	59432	PONDERA	30073	NO	YES
HEART BUTTE	MT	59448	PONDERA	30073	NO	YES
BRADY	MT	59416	PONDERA	30073	NO	YES
VALIER	MT	59486	PONDERA	30073	NO	YES
CONRAD	MT	59425	PONDERA	30073	NO	YES
LEDGER	MT	59456	PONDERA	30073	NO	YES
SHELBY	MT	59474	TOOLE	30101	NO	YES
KEVIN	MT	59454	TOOLE	30101	NO	YES
SWEET GRASS	MT	59484	TOOLE	30101	NO	YES
GALATA	MT	59444	TOOLE	30101	NO	YES
OILMONT	MT	59466	TOOLE	30101	NO	YES
SUNBURST	MT	59482	TOOLE	30101	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
ETHRIDGE	MT	59435	TOOLE	30101	NO	YES
FRAZER	MT	59225	VALLEY	30105	NO	YES
RICHLAND	MT	59260	VALLEY	30105	NO	YES
SAINT MARIE	MT	59231	VALLEY	30105	NO	YES
NASHUA	MT	59248	VALLEY	30105	NO	YES
FORT PECK	MT	59223	VALLEY	30105	NO	YES
OPHEIM	MT	59250	VALLEY	30105	NO	YES
HINSDALE	MT	59241	VALLEY	30105	NO	YES
GLENTANA	MT	59240	VALLEY	30105	NO	YES
LARSLAN	MT	59244	VALLEY	30105	NO	YES
GLASGOW	MT	59230	VALLEY	30105	NO	YES
VANDALIA	MT	59273	VALLEY	30105	NO	YES