



**Announcement 2018-10-08
FEMA Major Disaster Declaration
Update for Nebraska – 4387**

FEMA has issued an update to the disaster declaration for Nebraska 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 *June 17, 2018 – July 01, 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 Nebraska

FEMA Disaster ID: 4387

Declared: 8/27/2018, Updated 10/2/2018

Incident Type: Severe Storms Tornadoes Straight-Line Winds and Flooding

Incident Period: June 17, 2018 – July 01, 2018

Counties Eligible for

Public Assistance as of: Cedar, Colfax, Cuming, Dakota, Dixon, Harlan, Logan, Thomas, Thurston, Wayne
8/27/18

Counties Eligible for

Public Assistance as of: Boyd
10/02/18

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
NAPER	NE	68755	BOYD	31015	NO	YES
BRISTOW	NE	68719	BOYD	31015	NO	YES
SPENCER	NE	68777	BOYD	31015	NO	YES
LYNCH	NE	68746	BOYD	31015	NO	YES
BUTTE	NE	68722	BOYD	31015	NO	YES
BELDEN	NE	68717	CEDAR	31027	NO	YES
RANDOLPH	NE	68771	CEDAR	31027	NO	YES
LAUREL	NE	68745	CEDAR	31027	NO	YES
FORDYCE	NE	68736	CEDAR	31027	NO	YES
SAINT HELENA	NE	68774	CEDAR	31027	NO	YES
WYNOT	NE	68792	CEDAR	31027	NO	YES
MAGNET	NE	68749	CEDAR	31027	NO	YES
HARTINGTON	NE	68739	CEDAR	31027	NO	YES
COLERIDGE	NE	68727	CEDAR	31027	NO	YES
SCHUYLER	NE	68661	COLFAX	31037	NO	YES
CLARKSON	NE	68629	COLFAX	31037	NO	YES
HOWELLS	NE	68641	COLFAX	31037	NO	YES
LEIGH	NE	68643	COLFAX	31037	NO	YES
ROGERS	NE	68659	COLFAX	31037	NO	YES
WEST POINT	NE	68788	CUMING	31039	NO	YES
BEEMER	NE	68716	CUMING	31039	NO	YES
BANCROFT	NE	68004	CUMING	31039	NO	YES
WISNER	NE	68791	CUMING	31039	NO	YES
ROSALIE	NE	68055	CUMING	31039	NO	YES
HOMER	NE	68030	DAKOTA	31043	NO	YES
DAKOTA CITY	NE	68731	DAKOTA	31043	NO	YES
HUBBARD	NE	68741	DAKOTA	31043	NO	YES
EMERSON	NE	68733	DAKOTA	31043	NO	YES
JACKSON	NE	68743	DAKOTA	31043	NO	YES
SOUTH SIOUX CITY	NE	68776	DAKOTA	31043	NO	YES
CONCORD	NE	68728	DIXON	31051	NO	YES
DIXON	NE	68732	DIXON	31051	NO	YES
PONCA	NE	68770	DIXON	31051	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
ALLEN	NE	68710	DIXON	31051	NO	YES
WAKEFIELD	NE	68784	DIXON	31051	NO	YES
MASKELL	NE	68751	DIXON	31051	NO	YES
WATERBURY	NE	68785	DIXON	31051	NO	YES
NEWCASTLE	NE	68757	DIXON	31051	NO	YES
RAGAN	NE	68969	HARLAN	31083	NO	YES
STAMFORD	NE	68977	HARLAN	31083	NO	YES
ALMA	NE	68920	HARLAN	31083	NO	YES
ORLEANS	NE	68966	HARLAN	31083	NO	YES
REPUBLICAN CITY	NE	68971	HARLAN	31083	NO	YES
STAPLETON	NE	69163	LOGAN	31113	NO	YES
HALSEY	NE	69142	THOMAS	31171	NO	YES
SENECA	NE	69161	THOMAS	31171	NO	YES
THEDFORD	NE	69166	THOMAS	31171	NO	YES
MACY	NE	68039	THURSTON	31173	NO	YES
WINNEBAGO	NE	68071	THURSTON	31173	NO	YES
PENDER	NE	68047	THURSTON	31173	NO	YES
THURSTON	NE	68062	THURSTON	31173	NO	YES
WALTHILL	NE	68067	THURSTON	31173	NO	YES
HOSKINS	NE	68740	WAYNE	31179	NO	YES
WINSIDE	NE	68790	WAYNE	31179	NO	YES
WAYNE	NE	68787	WAYNE	31179	NO	YES
CARROLL	NE	68723	WAYNE	31179	NO	YES