



**Announcement 2018-12-07  
FEMA Major Disaster Declaration  
for Connecticut - 4410**

FEMA has issued a presidential disaster declaration for Connecticut - 4410 designating counties as eligible for **public assistance and applies only 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 *September 25, 2018 – September 26, 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 Connecticut**

**FEMA Disaster ID:** 4410  
**Declared:** 12/5/2018  
**Incident Type:** Severe Storms and Flooding  
**Incident Period:** September 25, 2018 – September 26, 2018  
**Counties Eligible for Public Assistance as of 12/05/2018** Middlesex, New London

City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
HADDAM	CT	6438	MIDDLESEX	9007	NO	YES
KILLINGWORTH	CT	6419	MIDDLESEX	9007	NO	YES
OLD SAYBROOK	CT	6475	MIDDLESEX	9007	NO	YES
EAST HAMPTON	CT	6424	MIDDLESEX	9007	NO	YES
PORTLAND	CT	6480	MIDDLESEX	9007	NO	YES
MIDDLE HADDAM	CT	6456	MIDDLESEX	9007	NO	YES
IVORYTON	CT	6442	MIDDLESEX	9007	NO	YES
EAST HADDAM	CT	6423	MIDDLESEX	9007	NO	YES
DEEP RIVER	CT	6417	MIDDLESEX	9007	NO	YES
MOODUS	CT	6469	MIDDLESEX	9007	NO	YES
DURHAM	CT	6422	MIDDLESEX	9007	NO	YES
MIDDLEFIELD	CT	6455	MIDDLESEX	9007	NO	YES
HIGGANUM	CT	6441	MIDDLESEX	9007	NO	YES
CENTERBROOK	CT	6409	MIDDLESEX	9007	NO	YES
ROCKFALL	CT	6481	MIDDLESEX	9007	NO	YES
ESSEX	CT	6426	MIDDLESEX	9007	NO	YES
CLINTON	CT	6413	MIDDLESEX	9007	NO	YES
CROMWELL	CT	6416	MIDDLESEX	9007	NO	YES
COBALT	CT	6414	MIDDLESEX	9007	NO	YES
CHESTER	CT	6412	MIDDLESEX	9007	NO	YES
HADLYME	CT	6439	NEW LONDON	9011	NO	YES
WATERFORD	CT	6386	NEW LONDON	9011	NO	YES
GROTON	CT	6349	NEW LONDON	9011	NO	YES
MYSTIC	CT	6355	NEW LONDON	9011	NO	YES
PRESTON	CT	6365	NEW LONDON	9011	NO	YES
PAWCATUCK	CT	6379	NEW LONDON	9011	NO	YES
LEBANON	CT	6249	NEW LONDON	9011	NO	YES
NORTH FRANKLIN	CT	6254	NEW LONDON	9011	NO	YES
NORWICH	CT	6360	NEW LONDON	9011	NO	YES
OLD MYSTIC	CT	6372	NEW LONDON	9011	NO	YES
SALEM	CT	6420	NEW LONDON	9011	NO	YES
NEW LONDON	CT	6320	NEW LONDON	9011	NO	YES
YANTIC	CT	6389	NEW LONDON	9011	NO	YES
GLASGO	CT	6337	NEW LONDON	9011	NO	YES
WATERFORD	CT	6385	NEW LONDON	9011	NO	YES
UNCASVILLE	CT	6382	NEW LONDON	9011	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
VOLUNTOWN	CT	6384	NEW LONDON	9011	NO	YES
TAFTVILLE	CT	6380	NEW LONDON	9011	NO	YES
OLD LYME	CT	6371	NEW LONDON	9011	NO	YES
OAKDALE	CT	6370	NEW LONDON	9011	NO	YES
NORTH STONINGTON	CT	6359	NEW LONDON	9011	NO	YES
VERSAILLES	CT	6383	NEW LONDON	9011	NO	YES
SOUTH LYME	CT	6376	NEW LONDON	9011	NO	YES
QUAKER HILL	CT	6375	NEW LONDON	9011	NO	YES
NIANTIC	CT	6357	NEW LONDON	9011	NO	YES
JEWETT CITY	CT	6351	NEW LONDON	9011	NO	YES
MASHANTUCKET	CT	6338	NEW LONDON	9011	NO	YES
GROTON	CT	6340	NEW LONDON	9011	NO	YES
HANOVER	CT	6350	NEW LONDON	9011	NO	YES
WEST MYSTIC	CT	6388	NEW LONDON	9011	NO	YES
STONINGTON	CT	6378	NEW LONDON	9011	NO	YES
MONTVILLE	CT	6353	NEW LONDON	9011	NO	YES
GALES FERRY	CT	6335	NEW LONDON	9011	NO	YES
NORTH WESTCHESTER	CT	6474	NEW LONDON	9011	NO	YES
LEDYARD	CT	6339	NEW LONDON	9011	NO	YES
GILMAN	CT	6336	NEW LONDON	9011	NO	YES
EAST LYME	CT	6333	NEW LONDON	9011	NO	YES
BALTIC	CT	6330	NEW LONDON	9011	NO	YES
COLCHESTER	CT	6415	NEW LONDON	9011	NO	YES
BOZRAH	CT	6334	NEW LONDON	9011	NO	YES