



**Announcement 2018-10-15
FEMA Major Disaster Declaration
Update 1 for Florida – 4399**

FEMA has issued an update to the disaster declaration for Florida – 4399 designating additional counties eligible for individual assistance Calhoun, Gadsden, Holmes, Jackson, Liberty and Washington.

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 *October 7, 2018 and continuing*. 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 Florida

FEMA Disaster ID: 4399

Declared: 10/11/2018, **Update 10/13/2018**

Incident Type: Hurricane Michael

Incident Period: 10/7/2018 and continuing

Counties Eligible for Public Assistance as of **10/7/2018** Bay, Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Leon, Liberty, Madison, Suwannee, Taylor, Wakulla

Counties Eligible for Individual Assistance as of **10/7/2018** Bay, Franklin, Gulf, Taylor, Wakulla

Counties Eligible for Individual Assistance as of **10/13/2018** Calhoun, Gadsden, Holmes, Jackson, Liberty, Washington

| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|-------------------|-------|----------|----------|-------|------------|--------------------|
| YOUNGSTOWN | FL | 32466 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32409 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32402 | BAY | 12005 | YES | YES |
| PANAMA CITY BEACH | FL | 32413 | BAY | 12005 | YES | YES |
| PANAMA CITY BEACH | FL | 32407 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32404 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32412 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32401 | BAY | 12005 | YES | YES |
| FOUNTAIN | FL | 32438 | BAY | 12005 | YES | YES |
| LYNN HAVEN | FL | 32444 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32403 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32406 | BAY | 12005 | YES | YES |
| MEXICO BEACH | FL | 32410 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32417 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32408 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32405 | BAY | 12005 | YES | YES |
| PANAMA CITY | FL | 32411 | BAY | 12005 | YES | YES |
| CLARKSVILLE | FL | 32430 | CALHOUN | 12013 | YES | YES |
| ALTHA | FL | 32421 | CALHOUN | 12013 | YES | YES |
| BLOUNTSTOWN | FL | 32424 | CALHOUN | 12013 | YES | YES |
| WEWAHITCHKA | FL | 32449 | CALHOUN | 12013 | YES | YES |
| EASTPOINT | FL | 32328 | FRANKLIN | 12037 | YES | YES |
| APALACHICOLA | FL | 32329 | FRANKLIN | 12037 | YES | YES |
| LANARK VILLAGE | FL | 32323 | FRANKLIN | 12037 | YES | YES |
| APALACHICOLA | FL | 32320 | FRANKLIN | 12037 | YES | YES |
| CARRABELLE | FL | 32322 | FRANKLIN | 12037 | YES | YES |
| QUINCY | FL | 32351 | GADSDEN | 12039 | YES | YES |
| CHATTAHOOCHEE | FL | 32324 | GADSDEN | 12039 | YES | YES |
| GRETNA | FL | 32332 | GADSDEN | 12039 | YES | YES |
| QUINCY | FL | 32352 | GADSDEN | 12039 | YES | YES |



| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|----------------|-------|----------|-----------|-------|------------|--------------------|
| GREENSBORO | FL | 32330 | GADSDEN | 12039 | YES | YES |
| QUINCY | FL | 32353 | GADSDEN | 12039 | YES | YES |
| HAVANA | FL | 32333 | GADSDEN | 12039 | YES | YES |
| MIDWAY | FL | 32343 | GADSDEN | 12039 | YES | YES |
| PORT SAINT JOE | FL | 32456 | GULF | 12045 | YES | YES |
| PORT SAINT JOE | FL | 32457 | GULF | 12045 | YES | YES |
| WEWAHITCHKA | FL | 32465 | GULF | 12045 | YES | YES |
| JENNINGS | FL | 32053 | HAMILTON | 12047 | NO | YES |
| WHITE SPRINGS | FL | 32096 | HAMILTON | 12047 | NO | YES |
| JASPER | FL | 32052 | HAMILTON | 12047 | NO | YES |
| BONIFAY | FL | 32425 | HOLMES | 12059 | YES | YES |
| NOMA | FL | 32452 | HOLMES | 12059 | YES | YES |
| WESTVILLE | FL | 32464 | HOLMES | 12059 | YES | YES |
| PONCE DE LEON | FL | 32455 | HOLMES | 12059 | YES | YES |
| BASCOM | FL | 32423 | JACKSON | 12063 | YES | YES |
| GRAND RIDGE | FL | 32442 | JACKSON | 12063 | YES | YES |
| MALONE | FL | 32445 | JACKSON | 12063 | YES | YES |
| MARIANNA | FL | 32448 | JACKSON | 12063 | YES | YES |
| COTTONDALE | FL | 32431 | JACKSON | 12063 | YES | YES |
| CAMPBELLTON | FL | 32426 | JACKSON | 12063 | YES | YES |
| MARIANNA | FL | 32447 | JACKSON | 12063 | YES | YES |
| GRACEVILLE | FL | 32440 | JACKSON | 12063 | YES | YES |
| SNEADS | FL | 32460 | JACKSON | 12063 | YES | YES |
| ALFORD | FL | 32420 | JACKSON | 12063 | YES | YES |
| MARIANNA | FL | 32446 | JACKSON | 12063 | YES | YES |
| GREENWOOD | FL | 32443 | JACKSON | 12063 | YES | YES |
| CYPRESS | FL | 32432 | JACKSON | 12063 | YES | YES |
| LLOYD | FL | 32337 | JEFFERSON | 12065 | NO | YES |
| MONTICELLO | FL | 32344 | JEFFERSON | 12065 | NO | YES |
| MONTICELLO | FL | 32345 | JEFFERSON | 12065 | NO | YES |
| LAMONT | FL | 32336 | JEFFERSON | 12065 | NO | YES |
| WACISSA | FL | 32361 | JEFFERSON | 12065 | NO | YES |
| TALLAHASSEE | FL | 32309 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32306 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32317 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32305 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32307 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32301 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32303 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32315 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32395 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32312 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32316 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32318 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32308 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32310 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32313 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32302 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32314 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32304 | LEON | 12073 | NO | YES |



| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|---------------|-------|----------|------------|-------|------------|--------------------|
| TALLAHASSEE | FL | 32399 | LEON | 12073 | NO | YES |
| WOODVILLE | FL | 32362 | LEON | 12073 | NO | YES |
| TALLAHASSEE | FL | 32311 | LEON | 12073 | NO | YES |
| HOSFORD | FL | 32334 | LIBERTY | 12077 | YES | YES |
| SUMATRA | FL | 32335 | LIBERTY | 12077 | YES | YES |
| BRISTOL | FL | 32321 | LIBERTY | 12077 | YES | YES |
| TELOGIA | FL | 32360 | LIBERTY | 12077 | YES | YES |
| GREENVILLE | FL | 32331 | MADISON | 12079 | NO | YES |
| PINETTA | FL | 32350 | MADISON | 12079 | NO | YES |
| MADISON | FL | 32340 | MADISON | 12079 | NO | YES |
| MADISON | FL | 32341 | MADISON | 12079 | NO | YES |
| LEE | FL | 32059 | MADISON | 12079 | NO | YES |
| LIVE OAK | FL | 32060 | SUWANNEE | 12121 | NO | YES |
| BRANFORD | FL | 32008 | SUWANNEE | 12121 | NO | YES |
| O BRIEN | FL | 32071 | SUWANNEE | 12121 | NO | YES |
| MC ALPIN | FL | 32062 | SUWANNEE | 12121 | NO | YES |
| WELLBORN | FL | 32094 | SUWANNEE | 12121 | NO | YES |
| LIVE OAK | FL | 32064 | SUWANNEE | 12121 | NO | YES |
| SALEM | FL | 32356 | TAYLOR | 12123 | YES | YES |
| PERRY | FL | 32348 | TAYLOR | 12123 | YES | YES |
| STEINHATCHEE | FL | 32359 | TAYLOR | 12123 | YES | YES |
| SHADY GROVE | FL | 32357 | TAYLOR | 12123 | YES | YES |
| PERRY | FL | 32347 | TAYLOR | 12123 | YES | YES |
| CRAWFORDVILLE | FL | 32327 | WAKULLA | 12129 | YES | YES |
| PANACEA | FL | 32346 | WAKULLA | 12129 | YES | YES |
| SOPCHOPPY | FL | 32358 | WAKULLA | 12129 | YES | YES |
| SAINT MARKS | FL | 32355 | WAKULLA | 12129 | YES | YES |
| CRAWFORDVILLE | FL | 32326 | WAKULLA | 12129 | YES | YES |
| EBRO | FL | 32437 | WASHINGTON | 12133 | YES | YES |
| VERNON | FL | 32462 | WASHINGTON | 12133 | YES | YES |
| WAUSAU | FL | 32463 | WASHINGTON | 12133 | YES | YES |
| CARYVILLE | FL | 32427 | WASHINGTON | 12133 | YES | YES |
| CHIPLEY | FL | 32428 | WASHINGTON | 12133 | YES | YES |