



**Announcement 2018-10-08
FEMA Major Disaster Declaration
Update 2 for California – 4382**

FEMA has issued an update to the disaster declaration for California by providing an end date of July 23, 2018 – **September 19, 2018**.

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 July 23, 2018 – **September 19, 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 Disaster Declaration

FEMA Major Disaster Declaration for California

FEMA Disaster ID: 4382

Declared 8/4/2018; Updated 8/17/18, Updated 9/19/2018

Incident Type: WILDFIRES AND HIGH WINDS

Incident Period: 07/23/2018 - 09/18/2018

Counties Eligible for Individual Assistance as of 08/17/2018 - 09/18/2018

Lake

Counties Eligible for Individual & Public Assistance as of 08/04/2018 - 09/18/2018

Shasta

City	State	Zip Code	County	FIPS	Individual (All loans)	Public (iQM Loans)
LOWER LAKE	CA	95457	LAKE	6033	YES	NO
CLEARLAKE	CA	95422	LAKE	6033	YES	NO
WITTER SPRINGS	CA	95493	LAKE	6033	YES	NO
HIDDEN VALLEY LAKE	CA	95467	LAKE	6033	YES	NO
NICE	CA	95464	LAKE	6033	YES	NO
CLEARLAKE PARK	CA	95424	LAKE	6033	YES	NO
CLEARLAKE OAKS	CA	95423	LAKE	6033	YES	NO
MIDDLETOWN	CA	95461	LAKE	6033	YES	NO
GLENHAVEN	CA	95443	LAKE	6033	YES	NO
UPPER LAKE	CA	95485	LAKE	6033	YES	NO
LUCERNE	CA	95458	LAKE	6033	YES	NO
COBB	CA	95426	LAKE	6033	YES	NO
LAKEPORT	CA	95453	LAKE	6033	YES	NO
FINLEY	CA	95435	LAKE	6033	YES	NO
KELSEYVILLE	CA	95451	LAKE	6033	YES	NO
BURNEY	CA	96013	SHASTA	6089	YES	YES
IGO	CA	96047	SHASTA	6089	YES	YES
LAKEHEAD	CA	96051	SHASTA	6089	YES	YES
SHINGLETOWN	CA	96088	SHASTA	6089	YES	YES
WHISKEYTOWN	CA	96095	SHASTA	6089	YES	YES
BELLA VISTA	CA	96008	SHASTA	6089	YES	YES
REDDING	CA	96099	SHASTA	6089	YES	YES
CASSEL	CA	96016	SHASTA	6089	YES	YES
HAT CREEK	CA	96040	SHASTA	6089	YES	YES
MONTGOMERY CREEK	CA	96065	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96079	SHASTA	6089	YES	YES
REDDING	CA	96003	SHASTA	6089	YES	YES
BIG BEND	CA	96011	SHASTA	6089	YES	YES
ROUND MOUNTAIN	CA	96084	SHASTA	6089	YES	YES
FALL RIVER MILLS	CA	96028	SHASTA	6089	YES	YES
SHASTA	CA	96087	SHASTA	6089	YES	YES



FEMA Disaster Declaration

City	State	Zip Code	County	FIPS	Individual (All loans)	Public (iQM Loans)
MILLVILLE	CA	96062	SHASTA	6089	YES	YES
FRENCH GULCH	CA	96033	SHASTA	6089	YES	YES
WHITMORE	CA	96096	SHASTA	6089	YES	YES
OLD STATION	CA	96071	SHASTA	6089	YES	YES
OBRIEN	CA	96070	SHASTA	6089	YES	YES
REDDING	CA	96002	SHASTA	6089	YES	YES
MCARTHUR	CA	96056	SHASTA	6089	YES	YES
REDDING	CA	96049	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96019	SHASTA	6089	YES	YES
CASTELLA	CA	96017	SHASTA	6089	YES	YES
ANDERSON	CA	96007	SHASTA	6089	YES	YES
REDDING	CA	96001	SHASTA	6089	YES	YES
SHASTA LAKE	CA	96089	SHASTA	6089	YES	YES
OAK RUN	CA	96069	SHASTA	6089	YES	YES
PALO CEDRO	CA	96073	SHASTA	6089	YES	YES