



**Announcement 2018-10-08
FEMA Major Disaster Declaration
for New York – 4397**

FEMA has issued a new presidential disaster declaration for New York - 4397 designating counties 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 *August 13 - August 15, 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 New York

FEMA Disaster ID: 4397

Declared: 10/01/2018

Incident Type: Severe Storms and Flooding

Incident Period: August 13, 2018 to August 15, 2018

Counties Eligible for Public Assistance as of (10/01/18) Broome, Chemung, Chenango, Delaware, Schuyler, Seneca, and Tioga

City	State	Zip Code	County	FIPS	Individual	Public iQM Only
HARPURSVILLE	NY	13787	BROOME	36007	NO	YES
PORT CRANE	NY	13833	BROOME	36007	NO	YES
WHITNEY POINT	NY	13862	BROOME	36007	NO	YES
BINGHAMTON	NY	13902	BROOME	36007	NO	YES
WINDSOR	NY	13865	BROOME	36007	NO	YES
BINGHAMTON	NY	13901	BROOME	36007	NO	YES
CONKLIN	NY	13748	BROOME	36007	NO	YES
CHENANGO BRIDGE	NY	13745	BROOME	36007	NO	YES
CHENANGO FORKS	NY	13746	BROOME	36007	NO	YES
ENDWELL	NY	13762	BROOME	36007	NO	YES
VESTAL	NY	13851	BROOME	36007	NO	YES
TUNNEL	NY	13848	BROOME	36007	NO	YES
NINEVEH	NY	13813	BROOME	36007	NO	YES
BINGHAMTON	NY	13905	BROOME	36007	NO	YES
BIBLE SCHOOL PARK	NY	13737	BROOME	36007	NO	YES
JOHNSON CITY	NY	13790	BROOME	36007	NO	YES
GLEN AUBREY	NY	13777	BROOME	36007	NO	YES
BINGHAMTON	NY	13903	BROOME	36007	NO	YES
ENDICOTT	NY	13760	BROOME	36007	NO	YES
ENDICOTT	NY	13761	BROOME	36007	NO	YES
KIRKWOOD	NY	13795	BROOME	36007	NO	YES
LISLE	NY	13797	BROOME	36007	NO	YES
KILLAWOG	NY	13794	BROOME	36007	NO	YES
OUAQUAGA	NY	13826	BROOME	36007	NO	YES
CORBETTSVILLE	NY	13749	BROOME	36007	NO	YES
CASTLE CREEK	NY	13744	BROOME	36007	NO	YES
VESTAL	NY	13850	BROOME	36007	NO	YES
MAINE	NY	13802	BROOME	36007	NO	YES
DEPOSIT	NY	13754	BROOME	36007	NO	YES
BINGHAMTON	NY	13904	BROOME	36007	NO	YES
ENDICOTT	NY	13763	BROOME	36007	NO	YES
ELMIRA	NY	14905	CHEMUNG	36015	NO	YES
ELMIRA	NY	14925	CHEMUNG	36015	NO	YES
ELMIRA	NY	14901	CHEMUNG	36015	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public iQM Only
HORSEHEADS	NY	14844	CHEMUNG	36015	NO	YES
WELLSBURG	NY	14894	CHEMUNG	36015	NO	YES
LOWMAN	NY	14861	CHEMUNG	36015	NO	YES
HORSEHEADS	NY	14845	CHEMUNG	36015	NO	YES
ERIN	NY	14838	CHEMUNG	36015	NO	YES
BIG FLATS	NY	14814	CHEMUNG	36015	NO	YES
VAN ETTEN	NY	14889	CHEMUNG	36015	NO	YES
PINE CITY	NY	14871	CHEMUNG	36015	NO	YES
MILLPORT	NY	14864	CHEMUNG	36015	NO	YES
ELMIRA	NY	14904	CHEMUNG	36015	NO	YES
ELMIRA	NY	14903	CHEMUNG	36015	NO	YES
PINE VALLEY	NY	14872	CHEMUNG	36015	NO	YES
BREESPORT	NY	14816	CHEMUNG	36015	NO	YES
CHEMUNG	NY	14825	CHEMUNG	36015	NO	YES
ELMIRA	NY	14902	CHEMUNG	36015	NO	YES
AFTON	NY	13730	CHENANGO	36017	NO	YES
NORWICH	NY	13815	CHENANGO	36017	NO	YES
SOUTH PLYMOUTH	NY	13844	CHENANGO	36017	NO	YES
EAST PHARSALIA	NY	13758	CHENANGO	36017	NO	YES
GUILFORD	NY	13780	CHENANGO	36017	NO	YES
SHERBURNE	NY	13460	CHENANGO	36017	NO	YES
SMYRNA	NY	13464	CHENANGO	36017	NO	YES
BAINBRIDGE	NY	13733	CHENANGO	36017	NO	YES
NEW BERLIN	NY	13411	CHENANGO	36017	NO	YES
PITCHER	NY	13136	CHENANGO	36017	NO	YES
SOUTH OTSELIC	NY	13155	CHENANGO	36017	NO	YES
OXFORD	NY	13830	CHENANGO	36017	NO	YES
GEORGETOWN	NY	13129	CHENANGO	36017	NO	YES
SOUTH NEW BERLIN	NY	13843	CHENANGO	36017	NO	YES
MC DONOUGH	NY	13801	CHENANGO	36017	NO	YES
NORTH NORWICH	NY	13814	CHENANGO	36017	NO	YES
GREENE	NY	13778	CHENANGO	36017	NO	YES
MOUNT UPTON	NY	13809	CHENANGO	36017	NO	YES
NORTH PITCHER	NY	13124	CHENANGO	36017	NO	YES
PLYMOUTH	NY	13832	CHENANGO	36017	NO	YES
EARLVILLE	NY	13332	CHENANGO	36017	NO	YES
SIDNEY CENTER	NY	13839	DELAWARE	36025	NO	YES
EAST MEREDITH	NY	13757	DELAWARE	36025	NO	YES
MERIDALE	NY	13806	DELAWARE	36025	NO	YES
GRAND GORGE	NY	12434	DELAWARE	36025	NO	YES
MARGARETVILLE	NY	12455	DELAWARE	36025	NO	YES
ROXBURY	NY	12474	DELAWARE	36025	NO	YES
ANDES	NY	13731	DELAWARE	36025	NO	YES
DAVENPORT	NY	13750	DELAWARE	36025	NO	YES
STAMFORD	NY	12167	DELAWARE	36025	NO	YES
SOUTH KORTRIGHT	NY	13842	DELAWARE	36025	NO	YES
HARPERSFIELD	NY	13786	DELAWARE	36025	NO	YES
ARKVILLE	NY	12406	DELAWARE	36025	NO	YES
DENVER	NY	12421	DELAWARE	36025	NO	YES
HALCOTTSVILLE	NY	12438	DELAWARE	36025	NO	YES



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DELHI	NY	13753	DELAWARE	36025	NO	YES
SIDNEY	NY	13838	DELAWARE	36025	NO	YES
TREADWELL	NY	13846	DELAWARE	36025	NO	YES
HANCOCK	NY	13783	DELAWARE	36025	NO	YES
MASONVILLE	NY	13804	DELAWARE	36025	NO	YES
NEW KINGSTON	NY	12459	DELAWARE	36025	NO	YES
DOWNSVILLE	NY	13755	DELAWARE	36025	NO	YES
EAST BRANCH	NY	13756	DELAWARE	36025	NO	YES
HAMDEN	NY	13782	DELAWARE	36025	NO	YES
LONG EDDY	NY	12760	DELAWARE	36025	NO	YES
DAVENPORT CENTER	NY	13751	DELAWARE	36025	NO	YES
BLOOMVILLE	NY	13739	DELAWARE	36025	NO	YES
DELANCEY	NY	13752	DELAWARE	36025	NO	YES
TROUT CREEK	NY	13847	DELAWARE	36025	NO	YES
WALTON	NY	13856	DELAWARE	36025	NO	YES
WEST DAVENPORT	NY	13860	DELAWARE	36025	NO	YES
SHINHOPPLE	NY	13837	DELAWARE	36025	NO	YES
FRANKLIN	NY	13775	DELAWARE	36025	NO	YES
HOBART	NY	13788	DELAWARE	36025	NO	YES
BOVINA CENTER	NY	13740	DELAWARE	36025	NO	YES
FISHS EDDY	NY	13774	DELAWARE	36025	NO	YES
WAYNE	NY	14893	SCHUYLER	36097	NO	YES
MECKLENBURG	NY	14863	SCHUYLER	36097	NO	YES
WATKINS GLEN	NY	14891	SCHUYLER	36097	NO	YES
TYRONE	NY	14887	SCHUYLER	36097	NO	YES
HECTOR	NY	14841	SCHUYLER	36097	NO	YES
CAYUTA	NY	14824	SCHUYLER	36097	NO	YES
READING CENTER	NY	14876	SCHUYLER	36097	NO	YES
BURDETT	NY	14818	SCHUYLER	36097	NO	YES
ROCK STREAM	NY	14878	SCHUYLER	36097	NO	YES
BEAVER DAMS	NY	14812	SCHUYLER	36097	NO	YES
ALPINE	NY	14805	SCHUYLER	36097	NO	YES
BRADFORD	NY	14815	SCHUYLER	36097	NO	YES
ODESSA	NY	14869	SCHUYLER	36097	NO	YES
MONTOUR FALLS	NY	14865	SCHUYLER	36097	NO	YES
FAYETTE	NY	13065	SENECA	36099	NO	YES
WILLARD	NY	14588	SENECA	36099	NO	YES
ROMULUS	NY	14541	SENECA	36099	NO	YES
LODI	NY	14860	SENECA	36099	NO	YES
WATERLOO	NY	13165	SENECA	36099	NO	YES
OID	NY	14521	SENECA	36099	NO	YES
SENECA FALLS	NY	13148	SENECA	36099	NO	YES
INTERLAKEN	NY	14847	SENECA	36099	NO	YES
RICHFORD	NY	13835	TIOGA	36107	NO	YES
OWEGO	NY	13827	TIOGA	36107	NO	YES
LOCKWOOD	NY	14859	TIOGA	36107	NO	YES
WAVERLY	NY	14892	TIOGA	36107	NO	YES
TIOGA CENTER	NY	13845	TIOGA	36107	NO	YES
CANDOR	NY	13743	TIOGA	36107	NO	YES
BERKSHIRE	NY	13736	TIOGA	36107	NO	YES



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SMITHBORO	NY	13840	TIOGA	36107	NO	YES
WILLSEYVILLE	NY	13864	TIOGA	36107	NO	YES
APALACHIN	NY	13732	TIOGA	36107	NO	YES
BARTON	NY	13734	TIOGA	36107	NO	YES
NICHOLS	NY	13812	TIOGA	36107	NO	YES
NEWARK VALLEY	NY	13811	TIOGA	36107	NO	YES
SPENCER	NY	14883	TIOGA	36107	NO	YES