



**Announcement 2018-11-28
FEMA Major Disaster Declaration
for Pennsylvania – 4408**

FEMA has issued a presidential disaster declaration for Pennsylvania - 4408 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 *August 10, 2018 to 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 Pennsylvania

FEMA Disaster ID: 4408
Declared: 11/27/2018
Incident Type: Severe Storms and Flooding
Incident Period: August 10, 2018 to August 15, 2018
Counties Eligible for Public Assistance as of 11/27/2018 Bradford, Columbia, Lackawanna, Lycoming, Montour, Schuylkill, Sullivan, Susquehanna, Tioga, Wyoming

City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
WARREN CENTER	PA	18851	BRADFORD	42015	NO	YES
SYLVANIA	PA	16945	BRADFORD	42015	NO	YES
ROME	PA	18837	BRADFORD	42015	NO	YES
TOWANDA	PA	18848	BRADFORD	42015	NO	YES
MONROETON	PA	18832	BRADFORD	42015	NO	YES
SUGAR RUN	PA	18846	BRADFORD	42015	NO	YES
GILLETT	PA	16925	BRADFORD	42015	NO	YES
BURLINGTON	PA	18814	BRADFORD	42015	NO	YES
ALBA	PA	16910	BRADFORD	42015	NO	YES
WYSOX	PA	18854	BRADFORD	42015	NO	YES
CANTON	PA	17724	BRADFORD	42015	NO	YES
TROY	PA	16947	BRADFORD	42015	NO	YES
GROVER	PA	17735	BRADFORD	42015	NO	YES
EAST SMITHFIELD	PA	18817	BRADFORD	42015	NO	YES
WYALUSING	PA	18853	BRADFORD	42015	NO	YES
ATHENS	PA	18810	BRADFORD	42015	NO	YES
NEW ALBANY	PA	18833	BRADFORD	42015	NO	YES
ULSTER	PA	18850	BRADFORD	42015	NO	YES
COLUMBIA CROSS ROADS	PA	16914	BRADFORD	42015	NO	YES
CAMPTOWN	PA	18815	BRADFORD	42015	NO	YES
LE RAYSVILLE	PA	18829	BRADFORD	42015	NO	YES
MILAN	PA	18831	BRADFORD	42015	NO	YES
SAYRE	PA	18840	BRADFORD	42015	NO	YES
GRANVILLE SUMMIT	PA	16926	BRADFORD	42015	NO	YES
STEVENSVILLE	PA	18845	BRADFORD	42015	NO	YES
LIGHTSTREET	PA	17839	COLUMBIA	42037	NO	YES
MIFFLINVILLE	PA	18631	COLUMBIA	42037	NO	YES
BLOOMSBURG	PA	17815	COLUMBIA	42037	NO	YES
MILLVILLE	PA	17846	COLUMBIA	42037	NO	YES
ARISTES	PA	17920	COLUMBIA	42037	NO	YES
CATAWISSA	PA	17820	COLUMBIA	42037	NO	YES
NUMIDIA	PA	17858	COLUMBIA	42037	NO	YES
BERWICK	PA	18603	COLUMBIA	42037	NO	YES
WILBURTON	PA	17888	COLUMBIA	42037	NO	YES
STILLWATER	PA	17878	COLUMBIA	42037	NO	YES
BENTON	PA	17814	COLUMBIA	42037	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
ORANGEVILLE	PA	17859	COLUMBIA	42037	NO	YES
SCRANTON	PA	18515	LACKAWANNA	42069	NO	YES
LA PLUME	PA	18440	LACKAWANNA	42069	NO	YES
MOSCOW	PA	18444	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18505	LACKAWANNA	42069	NO	YES
OLYPHANT	PA	18447	LACKAWANNA	42069	NO	YES
OLYPHANT	PA	18448	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18503	LACKAWANNA	42069	NO	YES
FLEETVILLE	PA	18420	LACKAWANNA	42069	NO	YES
JERMYN	PA	18433	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18514	LACKAWANNA	42069	NO	YES
PECKVILLE	PA	18452	LACKAWANNA	42069	NO	YES
WAVERLY	PA	18471	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18504	LACKAWANNA	42069	NO	YES
TAYLOR	PA	18517	LACKAWANNA	42069	NO	YES
CHINCHILLA	PA	18410	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18510	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18512	LACKAWANNA	42069	NO	YES
OLD FORGE	PA	18518	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18522	LACKAWANNA	42069	NO	YES
MOOSIC	PA	18507	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18508	LACKAWANNA	42069	NO	YES
ARCHBALD	PA	18403	LACKAWANNA	42069	NO	YES
CLARKS SUMMIT	PA	18411	LACKAWANNA	42069	NO	YES
DALTON	PA	18414	LACKAWANNA	42069	NO	YES
RANSOM	PA	18653	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18577	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18540	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18501	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18502	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18509	LACKAWANNA	42069	NO	YES
SCRANTON	PA	18519	LACKAWANNA	42069	NO	YES
CARBONDALE	PA	18407	LACKAWANNA	42069	NO	YES
ELMHURST	PA	18416	LACKAWANNA	42069	NO	YES
JESSUP	PA	18434	LACKAWANNA	42069	NO	YES
CAMMAL	PA	17723	LYCOMING	42081	NO	YES
MUNCY	PA	17756	LYCOMING	42081	NO	YES
PICTURE ROCKS	PA	17762	LYCOMING	42081	NO	YES
WATERVILLE	PA	17776	LYCOMING	42081	NO	YES
NISBET	PA	17759	LYCOMING	42081	NO	YES
HUGHESVILLE	PA	17737	LYCOMING	42081	NO	YES
WILLIAMSPORT	PA	17703	LYCOMING	42081	NO	YES
ANTES FORT	PA	17720	LYCOMING	42081	NO	YES
JERSEY SHORE	PA	17740	LYCOMING	42081	NO	YES
RALSTON	PA	17763	LYCOMING	42081	NO	YES
SLATE RUN	PA	17769	LYCOMING	42081	NO	YES
TROUT RUN	PA	17771	LYCOMING	42081	NO	YES
UNITYVILLE	PA	17774	LYCOMING	42081	NO	YES
BODINES	PA	17722	LYCOMING	42081	NO	YES
WILLIAMSPORT	PA	17701	LYCOMING	42081	NO	YES



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CEDAR RUN	PA	17727	LYCOMING	42081	NO	YES
MONTOURSVILLE	PA	17754	LYCOMING	42081	NO	YES
WILLIAMSPORT	PA	17705	LYCOMING	42081	NO	YES
WILLIAMSPORT	PA	17702	LYCOMING	42081	NO	YES
COGAN STATION	PA	17728	LYCOMING	42081	NO	YES
LINDEN	PA	17744	LYCOMING	42081	NO	YES
ALLENWOOD	PA	17810	LYCOMING	42081	NO	YES
MONTGOMERY	PA	17752	LYCOMING	42081	NO	YES
LAIRDSVILLE	PA	17742	LYCOMING	42081	NO	YES
JERSEY MILLS	PA	17739	LYCOMING	42081	NO	YES
DANVILLE	PA	17821	MONTOUR	42093	NO	YES
DANVILLE	PA	17822	MONTOUR	42093	NO	YES
WASHINGTONVILLE	PA	17884	MONTOUR	42093	NO	YES
QUAKAKE	PA	18245	SCHUYLKILL	42107	NO	YES
MIDDLEPORT	PA	17953	SCHUYLKILL	42107	NO	YES
NEW RINGGOLD	PA	17960	SCHUYLKILL	42107	NO	YES
PINE GROVE	PA	17963	SCHUYLKILL	42107	NO	YES
SACRAMENTO	PA	17968	SCHUYLKILL	42107	NO	YES
VALLEY VIEW	PA	17983	SCHUYLKILL	42107	NO	YES
FRIEDENSBURG	PA	17933	SCHUYLKILL	42107	NO	YES
GIRARDVILLE	PA	17935	SCHUYLKILL	42107	NO	YES
TAMAQUA	PA	18252	SCHUYLKILL	42107	NO	YES
MINERSVILLE	PA	17954	SCHUYLKILL	42107	NO	YES
ASHLAND	PA	17921	SCHUYLKILL	42107	NO	YES
LAVELLE	PA	17943	SCHUYLKILL	42107	NO	YES
ANDREAS	PA	18211	SCHUYLKILL	42107	NO	YES
MARY D	PA	17952	SCHUYLKILL	42107	NO	YES
MUIR	PA	17957	SCHUYLKILL	42107	NO	YES
NEW PHILADELPHIA	PA	17959	SCHUYLKILL	42107	NO	YES
ORWIGSBURG	PA	17961	SCHUYLKILL	42107	NO	YES
PORT CARBON	PA	17965	SCHUYLKILL	42107	NO	YES
SHENANDOAH	PA	17976	SCHUYLKILL	42107	NO	YES
TREMONT	PA	17981	SCHUYLKILL	42107	NO	YES
POTTSVILLE	PA	17901	SCHUYLKILL	42107	NO	YES
BRANCHDALE	PA	17923	SCHUYLKILL	42107	NO	YES
PITMAN	PA	17964	SCHUYLKILL	42107	NO	YES
SPRING GLEN	PA	17978	SCHUYLKILL	42107	NO	YES
ZION GROVE	PA	17985	SCHUYLKILL	42107	NO	YES
FRACKVILLE	PA	17932	SCHUYLKILL	42107	NO	YES
AUBURN	PA	17922	SCHUYLKILL	42107	NO	YES
MAHANOY CITY	PA	17948	SCHUYLKILL	42107	NO	YES
MAHANOY PLANE	PA	17949	SCHUYLKILL	42107	NO	YES
PORT CLINTON	PA	19549	SCHUYLKILL	42107	NO	YES
CUMBOLA	PA	17930	SCHUYLKILL	42107	NO	YES
FRACKVILLE	PA	17931	SCHUYLKILL	42107	NO	YES
GORDON	PA	17936	SCHUYLKILL	42107	NO	YES
HEGINS	PA	17938	SCHUYLKILL	42107	NO	YES
KLINGERSTOWN	PA	17941	SCHUYLKILL	42107	NO	YES
BARNESVILLE	PA	18214	SCHUYLKILL	42107	NO	YES
KELAYRES	PA	18231	SCHUYLKILL	42107	NO	YES



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MCADOO	PA	18237	SCHUYLKILL	42107	NO	YES
ONEIDA	PA	18242	SCHUYLKILL	42107	NO	YES
RAVINE	PA	17966	SCHUYLKILL	42107	NO	YES
RINGTOWN	PA	17967	SCHUYLKILL	42107	NO	YES
SCHUYLKILL HAVEN	PA	17972	SCHUYLKILL	42107	NO	YES
SELTZER	PA	17974	SCHUYLKILL	42107	NO	YES
LANDINGVILLE	PA	17942	SCHUYLKILL	42107	NO	YES
GILBERTON	PA	17934	SCHUYLKILL	42107	NO	YES
LOCUSTDALE	PA	17945	SCHUYLKILL	42107	NO	YES
COALDALE	PA	18218	SCHUYLKILL	42107	NO	YES
MAR LIN	PA	17951	SCHUYLKILL	42107	NO	YES
SAINT CLAIR	PA	17970	SCHUYLKILL	42107	NO	YES
SUMMIT STATION	PA	17979	SCHUYLKILL	42107	NO	YES
TOWER CITY	PA	17980	SCHUYLKILL	42107	NO	YES
TUSCARORA	PA	17982	SCHUYLKILL	42107	NO	YES
LLEWELLYN	PA	17944	SCHUYLKILL	42107	NO	YES
LOST CREEK	PA	17946	SCHUYLKILL	42107	NO	YES
DELANO	PA	18220	SCHUYLKILL	42107	NO	YES
SHEPPTON	PA	18248	SCHUYLKILL	42107	NO	YES
BROCKTON	PA	17925	SCHUYLKILL	42107	NO	YES
CRESSONA	PA	17929	SCHUYLKILL	42107	NO	YES
MUNCY VALLEY	PA	17758	SULLIVAN	42113	NO	YES
SHUNK	PA	17768	SULLIVAN	42113	NO	YES
LOPEZ	PA	18628	SULLIVAN	42113	NO	YES
LAPORTE	PA	18626	SULLIVAN	42113	NO	YES
HILLSGROVE	PA	18619	SULLIVAN	42113	NO	YES
FORKSVILLE	PA	18616	SULLIVAN	42113	NO	YES
EAGLES MERE	PA	17731	SULLIVAN	42113	NO	YES
MILDRED	PA	18632	SULLIVAN	42113	NO	YES
DUSHORE	PA	18614	SULLIVAN	42113	NO	YES
LENOXVILLE	PA	18441	SUSQUEHANNA	42115	NO	YES
BRACKNEY	PA	18812	SUSQUEHANNA	42115	NO	YES
SOUTH GIBSON	PA	18842	SUSQUEHANNA	42115	NO	YES
THOMPSON	PA	18465	SUSQUEHANNA	42115	NO	YES
UNION DALE	PA	18470	SUSQUEHANNA	42115	NO	YES
HALLSTEAD	PA	18822	SUSQUEHANNA	42115	NO	YES
KINGSLEY	PA	18826	SUSQUEHANNA	42115	NO	YES
LAWTON	PA	18828	SUSQUEHANNA	42115	NO	YES
FOREST CITY	PA	18421	SUSQUEHANNA	42115	NO	YES
HERRICK CENTER	PA	18430	SUSQUEHANNA	42115	NO	YES
GIBSON	PA	18820	SUSQUEHANNA	42115	NO	YES
HOP BOTTOM	PA	18824	SUSQUEHANNA	42115	NO	YES
SUSQUEHANNA	PA	18847	SUSQUEHANNA	42115	NO	YES
CLIFFORD	PA	18413	SUSQUEHANNA	42115	NO	YES
GREAT BEND	PA	18821	SUSQUEHANNA	42115	NO	YES
LITTLE MEADOWS	PA	18830	SUSQUEHANNA	42115	NO	YES
NEW MILFORD	PA	18834	SUSQUEHANNA	42115	NO	YES
SOUTH MONTROSE	PA	18843	SUSQUEHANNA	42115	NO	YES
FRIENDSVILLE	PA	18818	SUSQUEHANNA	42115	NO	YES
HARFORD	PA	18823	SUSQUEHANNA	42115	NO	YES



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BROOKLYN	PA	18813	SUSQUEHANNA	42115	NO	YES
SPRINGVILLE	PA	18844	SUSQUEHANNA	42115	NO	YES
DIMOCK	PA	18816	SUSQUEHANNA	42115	NO	YES
MONTROSE	PA	18801	SUSQUEHANNA	42115	NO	YES
MESHOPPEN	PA	18630	SUSQUEHANNA	42115	NO	YES
LANESBORO	PA	18827	SUSQUEHANNA	42115	NO	YES
JACKSON	PA	18825	SUSQUEHANNA	42115	NO	YES
NICHOLSON	PA	18446	SUSQUEHANNA	42115	NO	YES
OSCEOLA	PA	16942	TIOGA	42117	NO	YES
ARNOT	PA	16911	TIOGA	42117	NO	YES
KNOXVILLE	PA	16928	TIOGA	42117	NO	YES
BLOSSBURG	PA	16912	TIOGA	42117	NO	YES
ELKLAND	PA	16920	TIOGA	42117	NO	YES
LAWRENCEVILLE	PA	16929	TIOGA	42117	NO	YES
MAINESBURG	PA	16932	TIOGA	42117	NO	YES
WELLSBORO	PA	16901	TIOGA	42117	NO	YES
MIDDLEBURY CENTER	PA	16935	TIOGA	42117	NO	YES
MORRIS	PA	16938	TIOGA	42117	NO	YES
GAINES	PA	16921	TIOGA	42117	NO	YES
MANSFIELD	PA	16933	TIOGA	42117	NO	YES
SABINSVILLE	PA	16943	TIOGA	42117	NO	YES
LIBERTY	PA	16930	TIOGA	42117	NO	YES
MORRIS RUN	PA	16939	TIOGA	42117	NO	YES
NELSON	PA	16940	TIOGA	42117	NO	YES
ROARING BRANCH	PA	17765	TIOGA	42117	NO	YES
COVINGTON	PA	16917	TIOGA	42117	NO	YES
MILLERTON	PA	16936	TIOGA	42117	NO	YES
TIOGA	PA	16946	TIOGA	42117	NO	YES
WESTFIELD	PA	16950	TIOGA	42117	NO	YES
COWANESQUE	PA	16918	TIOGA	42117	NO	YES
MEHOOPANY	PA	18629	WYOMING	42131	NO	YES
NOXEN	PA	18636	WYOMING	42131	NO	YES
LACEYVILLE	PA	18623	WYOMING	42131	NO	YES
FACTORYVILLE	PA	18419	WYOMING	42131	NO	YES
FALLS	PA	18615	WYOMING	42131	NO	YES
TUNKHANNOCK	PA	18657	WYOMING	42131	NO	YES
LAKE WINOLA	PA	18625	WYOMING	42131	NO	YES