



**Announcement 2018-10-15
FEMA Major Disaster Declaration
for Virginia - 4401**

FEMA has issued a new presidential disaster declaration for Virginia – 4401 designating counties as eligible for individual and public assistance.

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 8, 2018 – September 21, 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 Virginia

FEMA Disaster ID: 4401

Declared: 10/15/2018

Incident Type: Hurricane Michael

Incident Period: 9/08/2018 -9/21/2018

Counties Eligible for Public Assistance as of 10/15/2018 **Counties:** Henry, King and Queen, Lancaster, Nelson, Patrick, Pittsylvania, Russell
Independent Cities of: Newport News, Richmond, Williamsburg

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
AXTON	VA	24054	HENRY	51089	NO	YES
STANLEYTOWN	VA	24168	HENRY	51089	NO	YES
FIELDALE	VA	24089	HENRY	51089	NO	YES
BASSETT	VA	24055	HENRY	51089	NO	YES
SPENCER	VA	24165	HENRY	51089	NO	YES
RIDGEWAY	VA	24148	HENRY	51089	NO	YES
MARTINSVILLE	VA	24112	HENRY	51089	NO	YES
COLLINSVILLE	VA	24078	HENRY	51089	NO	YES
STEVENSVILLE	VA	23161	KING AND QUEEN	51097	NO	YES
WALKERTON	VA	23177	KING AND QUEEN	51097	NO	YES
LITTLE PLYMOUTH	VA	23091	KING AND QUEEN	51097	NO	YES
NEWTOWN	VA	23126	KING AND QUEEN	51097	NO	YES
SAINT STEPHENS CHURCH	VA	23148	KING AND QUEEN	51097	NO	YES
MASCOT	VA	23108	KING AND QUEEN	51097	NO	YES
BRUINGTON	VA	23023	KING AND QUEEN	51097	NO	YES
SHACKLEFORDS	VA	23156	KING AND QUEEN	51097	NO	YES
MATTAPONI	VA	23110	KING AND QUEEN	51097	NO	YES
KING AND QUEEN						
COURT HOUSE	VA	23085	KING AND QUEEN	51097	NO	YES
IRVINGTON	VA	22480	LANCASTER	51103	NO	YES
MORATTICO	VA	22523	LANCASTER	51103	NO	YES
NUTTSVILLE	VA	22528	LANCASTER	51103	NO	YES
MERRY POINT	VA	22513	LANCASTER	51103	NO	YES
WHITE STONE	VA	22578	LANCASTER	51103	NO	YES
MOLLUSK	VA	22517	LANCASTER	51103	NO	YES
WEEMS	VA	22576	LANCASTER	51103	NO	YES
LANCASTER	VA	22503	LANCASTER	51103	NO	YES
LIVELY	VA	22507	LANCASTER	51103	NO	YES
GLADSTONE	VA	24553	NELSON	51125	NO	YES
MASSIES MILL	VA	22954	NELSON	51125	NO	YES
LOVINGSTON	VA	22949	NELSON	51125	NO	YES
TYRO	VA	22976	NELSON	51125	NO	YES
MONTEBELLO	VA	24464	NELSON	51125	NO	YES
ARRINGTON	VA	22922	NELSON	51125	NO	YES
NORWOOD	VA	24581	NELSON	51125	NO	YES
ROSELAND	VA	22967	NELSON	51125	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
FABER	VA	22938	NELSON	51125	NO	YES
NELLYSFORD	VA	22958	NELSON	51125	NO	YES
PINEY RIVER	VA	22964	NELSON	51125	NO	YES
SHIPMAN	VA	22971	NELSON	51125	NO	YES
SCHUYLER	VA	22969	NELSON	51125	NO	YES
AFTON	VA	22920	NELSON	51125	NO	YES
NEWPORT NEWS	VA	23609	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23605	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23606	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23600	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23608	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23603	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23612	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23601	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23628	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23607	JEWPORT NEWS (CITY	51700	NO	YES
NEWPORT NEWS	VA	23602	JEWPORT NEWS (CITY	51700	NO	YES
FORT EUSTIS	VA	23604	JEWPORT NEWS (CITY	51700	NO	YES
STUART	VA	24171	PATRICK	51141	NO	YES
CLAUDVILLE	VA	24076	PATRICK	51141	NO	YES
WOOLWINE	VA	24185	PATRICK	51141	NO	YES
CRITZ	VA	24082	PATRICK	51141	NO	YES
PATRICK SPRINGS	VA	24133	PATRICK	51141	NO	YES
ARARAT	VA	24053	PATRICK	51141	NO	YES
MEADOWS OF DAN	VA	24120	PATRICK	51141	NO	YES
VESTA	VA	24177	PATRICK	51141	NO	YES
SANDY LEVEL	VA	24161	PITTSYLVANIA	51143	NO	YES
BLAIRS	VA	24527	PITTSYLVANIA	51143	NO	YES
HURT	VA	24563	PITTSYLVANIA	51143	NO	YES
KEELING	VA	24566	PITTSYLVANIA	51143	NO	YES
LONG ISLAND	VA	24569	PITTSYLVANIA	51143	NO	YES
CHATHAM	VA	24531	PITTSYLVANIA	51143	NO	YES
RINGGOLD	VA	24586	PITTSYLVANIA	51143	NO	YES
SUTHERLIN	VA	24594	PITTSYLVANIA	51143	NO	YES
DRY FORK	VA	24549	PITTSYLVANIA	51143	NO	YES
CALLANDS	VA	24530	PITTSYLVANIA	51143	NO	YES
GRETNA	VA	24557	PITTSYLVANIA	51143	NO	YES
PITTSVILLE	VA	24139	PITTSYLVANIA	51143	NO	YES
JAVA	VA	24565	PITTSYLVANIA	51143	NO	YES
CASCADE	VA	24069	PITTSYLVANIA	51143	NO	YES
WARSAW	VA	22572	RICHMOND	51159	NO	YES
HAYNESVILLE	VA	22472	RICHMOND	51159	NO	YES
FARNHAM	VA	22460	RICHMOND	51159	NO	YES
VILLAGE	VA	22570	RICHMOND	51159	NO	YES
SHARPS	VA	22548	RICHMOND	51159	NO	YES
CASTLEWOOD	VA	24224	RUSSELL	51167	NO	YES
HONAKER	VA	24260	RUSSELL	51167	NO	YES
ROSEDALE	VA	24280	RUSSELL	51167	NO	YES
SWORDS CREEK	VA	24649	RUSSELL	51167	NO	YES
CLEVELAND	VA	24225	RUSSELL	51167	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
WILLIAMSBURG	VA	23186	WILLIAMSBURG (CITY)	51830	NO	YES
WILLIAMSBURG	VA	23187	WILLIAMSBURG (CITY)	51830	NO	YES