



**Announcement 2018-11-19
FEMA Major Disaster Declaration
Update 4 for Florida – 4399**

FEMA has issued an update to the disaster declaration for Florida – 4399 designating additional counties eligible for **public assistance only 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 *October 7, 2018 – October 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 Major Disaster Declaration for Florida

FEMA Disaster ID: 4399

Declared: 10/11/2018, Update 10/13/2018, Update 10/16/2018, Update 10/23/2018, **Update 11/15/2018**

Incident Type: Hurricane Michael

Incident Period: 10/7/2018 - 10/19/2018

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

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

Counties Eligible for Individual Assistance as of 10/16/2018 Leon

Counties Eligible for Public Assistance as of 11/15/2018 Okaloosa, Walton

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
PANAMA CITY	FL	32404	BAY	12005	YES	YES
PANAMA CITY BEACH	FL	32413	BAY	12005	YES	YES
PANAMA CITY	FL	32405	BAY	12005	YES	YES
PANAMA CITY	FL	32411	BAY	12005	YES	YES
YOUNGSTOWN	FL	32466	BAY	12005	YES	YES
PANAMA CITY	FL	32401	BAY	12005	YES	YES
PANAMA CITY	FL	32402	BAY	12005	YES	YES
PANAMA CITY	FL	32409	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	32408	BAY	12005	YES	YES
PANAMA CITY	FL	32417	BAY	12005	YES	YES
MEXICO BEACH	FL	32410	BAY	12005	YES	YES
PANAMA CITY	FL	32406	BAY	12005	YES	YES
PANAMA CITY BEACH	FL	32407	BAY	12005	YES	YES
PANAMA CITY	FL	32412	BAY	12005	YES	YES
BLOUNTSTOWN	FL	32424	CALHOUN	12013	YES	YES
CLARKSVILLE	FL	32430	CALHOUN	12013	YES	YES
ALTHA	FL	32421	CALHOUN	12013	YES	YES
WEWAHITCHKA	FL	32449	CALHOUN	12013	YES	YES
LANARK VILLAGE	FL	32323	FRANKLIN	12037	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
APALACHICOLA	FL	32329	FRANKLIN	12037	YES	YES
CARRABELLE	FL	32322	FRANKLIN	12037	YES	YES
APALACHICOLA	FL	32320	FRANKLIN	12037	YES	YES
EASTPOINT	FL	32328	FRANKLIN	12037	YES	YES
QUINCY	FL	32352	GADSDEN	12039	YES	YES
CHATTAHOOCHEE	FL	32324	GADSDEN	12039	YES	YES
GREENSBORO	FL	32330	GADSDEN	12039	YES	YES
MIDWAY	FL	32343	GADSDEN	12039	YES	YES
QUINCY	FL	32353	GADSDEN	12039	YES	YES
QUINCY	FL	32351	GADSDEN	12039	YES	YES
GRETNA	FL	32332	GADSDEN	12039	YES	YES
HAVANA	FL	32333	GADSDEN	12039	YES	YES
PORT SAINT JOE	FL	32457	GULF	12045	YES	YES
PORT SAINT JOE	FL	32456	GULF	12045	YES	YES
WEWAHITCHKA	FL	32465	GULF	12045	YES	YES
JASPER	FL	32052	HAMILTON	12047	NO	YES
WHITE SPRINGS	FL	32096	HAMILTON	12047	NO	YES
JENNINGS	FL	32053	HAMILTON	12047	NO	YES
PONCE DE LEON	FL	32455	HOLMES	12059	YES	YES
WESTVILLE	FL	32464	HOLMES	12059	YES	YES
NOMA	FL	32452	HOLMES	12059	YES	YES
BONIFAY	FL	32425	HOLMES	12059	YES	YES
BASCOM	FL	32423	JACKSON	12063	YES	YES
CYPRESS	FL	32432	JACKSON	12063	YES	YES
COTTONDALE	FL	32431	JACKSON	12063	YES	YES
ALFORD	FL	32420	JACKSON	12063	YES	YES
MARIANNA	FL	32447	JACKSON	12063	YES	YES
GRAND RIDGE	FL	32442	JACKSON	12063	YES	YES
GREENWOOD	FL	32443	JACKSON	12063	YES	YES
MARIANNA	FL	32446	JACKSON	12063	YES	YES
CAMPBELLTON	FL	32426	JACKSON	12063	YES	YES
MALONE	FL	32445	JACKSON	12063	YES	YES
MARIANNA	FL	32448	JACKSON	12063	YES	YES
SNEADS	FL	32460	JACKSON	12063	YES	YES
GRACEVILLE	FL	32440	JACKSON	12063	YES	YES
MONTICELLO	FL	32344	JEFFERSON	12065	NO	YES
LLOYD	FL	32337	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
WOODVILLE	FL	32362	LEON	12073	YES	YES
TALLAHASSEE	FL	32308	LEON	12073	YES	YES
TALLAHASSEE	FL	32306	LEON	12073	YES	YES
TALLAHASSEE	FL	32395	LEON	12073	YES	YES
TALLAHASSEE	FL	32303	LEON	12073	YES	YES
TALLAHASSEE	FL	32305	LEON	12073	YES	YES
TALLAHASSEE	FL	32310	LEON	12073	YES	YES
TALLAHASSEE	FL	32309	LEON	12073	YES	YES
TALLAHASSEE	FL	32302	LEON	12073	YES	YES
TALLAHASSEE	FL	32318	LEON	12073	YES	YES



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TALLAHASSEE	FL	32313	LEON	12073	YES	YES
TALLAHASSEE	FL	32399	LEON	12073	YES	YES
TALLAHASSEE	FL	32304	LEON	12073	YES	YES
TALLAHASSEE	FL	32312	LEON	12073	YES	YES
TALLAHASSEE	FL	32314	LEON	12073	YES	YES
TALLAHASSEE	FL	32317	LEON	12073	YES	YES
TALLAHASSEE	FL	32316	LEON	12073	YES	YES
TALLAHASSEE	FL	32301	LEON	12073	YES	YES
TALLAHASSEE	FL	32311	LEON	12073	YES	YES
TALLAHASSEE	FL	32307	LEON	12073	YES	YES
TALLAHASSEE	FL	32315	LEON	12073	YES	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
MADISON	FL	32340	MADISON	12079	NO	YES
PINETTA	FL	32350	MADISON	12079	NO	YES
MADISON	FL	32341	MADISON	12079	NO	YES
LEE	FL	32059	MADISON	12079	NO	YES
GREENVILLE	FL	32331	MADISON	12079	NO	YES
VALPARAISO	FL	32580	OKALOOSA	12091	NO	YES
DESTIN	FL	32540	OKALOOSA	12091	NO	YES
FORT WALTON BEACH	FL	32547	OKALOOSA	12091	NO	YES
MARY ESTHER	FL	32569	OKALOOSA	12091	NO	YES
NICEVILLE	FL	32578	OKALOOSA	12091	NO	YES
CRESTVIEW	FL	32536	OKALOOSA	12091	NO	YES
CRESTVIEW	FL	32539	OKALOOSA	12091	NO	YES
FORT WALTON BEACH	FL	32548	OKALOOSA	12091	NO	YES
NICEVILLE	FL	32588	OKALOOSA	12091	NO	YES
HURLBURT FIELD	FL	32544	OKALOOSA	12091	NO	YES
FORT WALTON BEACH	FL	32549	OKALOOSA	12091	NO	YES
BAKER	FL	32531	OKALOOSA	12091	NO	YES
HOLT	FL	32564	OKALOOSA	12091	NO	YES
EGLIN AFB	FL	32542	OKALOOSA	12091	NO	YES
SHALIMAR	FL	32579	OKALOOSA	12091	NO	YES
MILLIGAN	FL	32537	OKALOOSA	12091	NO	YES
DESTIN	FL	32541	OKALOOSA	12091	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
LIVE OAK	FL	32064	SUWANNEE	12121	NO	YES
WELLBORN	FL	32094	SUWANNEE	12121	NO	YES
LIVE OAK	FL	32060	SUWANNEE	12121	NO	YES
SALEM	FL	32356	TAYLOR	12123	YES	YES
SHADY GROVE	FL	32357	TAYLOR	12123	YES	YES
PERRY	FL	32347	TAYLOR	12123	YES	YES
PERRY	FL	32348	TAYLOR	12123	YES	YES
STEINHATCHEE	FL	32359	TAYLOR	12123	YES	YES
SOPCHOPPY	FL	32358	WAKULLA	12129	YES	YES
PANACEA	FL	32346	WAKULLA	12129	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CRAWFORDVILLE	FL	32327	WAKULLA	12129	YES	YES
SAINT MARKS	FL	32355	WAKULLA	12129	YES	YES
CRAWFORDVILLE	FL	32326	WAKULLA	12129	YES	YES
MIRAMAR BEACH	FL	32550	WALTON	12131	NO	YES
LAUREL HILL	FL	32567	WALTON	12131	NO	YES
FREEPORT	FL	32439	WALTON	12131	NO	YES
DEFUNIAK SPRINGS	FL	32435	WALTON	12131	NO	YES
MOSSY HEAD	FL	32434	WALTON	12131	NO	YES
SANTA ROSA BEACH	FL	32459	WALTON	12131	NO	YES
DEFUNIAK SPRINGS	FL	32433	WALTON	12131	NO	YES
POINT WASHINGTON	FL	32454	WALTON	12131	NO	YES
ARGYLE	FL	32422	WALTON	12131	NO	YES
PAXTON	FL	32538	WALTON	12131	NO	YES
INLET BEACH	FL	32461	WALTON	12131	NO	YES
CHIPLEY	FL	32428	WASHINGTON	12133	YES	YES
EBRO	FL	32437	WASHINGTON	12133	YES	YES
WAUSAU	FL	32463	WASHINGTON	12133	YES	YES
CARYVILLE	FL	32427	WASHINGTON	12133	YES	YES
VERNON	FL	32462	WASHINGTON	12133	YES	YES