



**Announcement 2018-12-12
FEMA Major Disaster Declaration
Update for Connecticut - 4410**

FEMA has issued an update to presidential disaster declaration for Connecticut - 4410 designating counties with additional zip codes 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 *September 25, 2018 – September 26, 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 Connecticut

FEMA Disaster ID: 4410

Declared: 12/5/2018, **Updated 12/11/2018**

Incident Type: Severe Storms and Flooding

Incident Period: September 25, 2018 – September 26, 2018

Counties Eligible for Public Assistance as of 12/05/2018 Middlesex, New London

Counties Eligible for Public Assistance as of 12/11/2018 Middlesex, New London
Note: Two cities added to the Middlesex County
 - Middletown added 2 zip codes 06457 & 06459
 - Westbrook zip code 06498 was added

City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
MIDDLETOWN	CT	06457	MIDDLESEX	9007	NO	YES
DURHAM	CT	06422	MIDDLESEX	9007	NO	YES
WESTBROOK	CT	06498	MIDDLESEX	9007	NO	YES
HADDAM	CT	06438	MIDDLESEX	9007	NO	YES
KILLINGWORTH	CT	06419	MIDDLESEX	9007	NO	YES
OLD SAYBROOK	CT	06475	MIDDLESEX	9007	NO	YES
EAST HAMPTON	CT	06424	MIDDLESEX	9007	NO	YES
PORTLAND	CT	06480	MIDDLESEX	9007	NO	YES
MIDDLE HADDAM	CT	06456	MIDDLESEX	9007	NO	YES
IVORYTON	CT	06442	MIDDLESEX	9007	NO	YES
EAST HADDAM	CT	06423	MIDDLESEX	9007	NO	YES
DEEP RIVER	CT	06417	MIDDLESEX	9007	NO	YES
MOODUS	CT	06469	MIDDLESEX	9007	NO	YES
MIDDLETOWN	CT	06459	MIDDLESEX	9007	NO	YES
MIDDLEFIELD	CT	06455	MIDDLESEX	9007	NO	YES
HIGGANUM	CT	06441	MIDDLESEX	9007	NO	YES
ROCKFALL	CT	06481	MIDDLESEX	9007	NO	YES
ESSEX	CT	06426	MIDDLESEX	9007	NO	YES
CLINTON	CT	06413	MIDDLESEX	9007	NO	YES
CENTERBROOK	CT	06409	MIDDLESEX	9007	NO	YES
CROMWELL	CT	06416	MIDDLESEX	9007	NO	YES
COBALT	CT	06414	MIDDLESEX	9007	NO	YES
CHESTER	CT	06412	MIDDLESEX	9007	NO	YES
BOZRAH	CT	06334	NEW LONDON	9011	NO	YES
COLCHESTER	CT	06415	NEW LONDON	9011	NO	YES
MYSTIC	CT	06355	NEW LONDON	9011	NO	YES
PRESTON	CT	06365	NEW LONDON	9011	NO	YES
PAWCATUCK	CT	06379	NEW LONDON	9011	NO	YES
HADLYME	CT	06439	NEW LONDON	9011	NO	YES
OLD LYME	CT	06371	NEW LONDON	9011	NO	YES
TAFTVILLE	CT	06380	NEW LONDON	9011	NO	YES
HANOVER	CT	06350	NEW LONDON	9011	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
NORWICH	CT	06360	NEW LONDON	9011	NO	YES
YANTIC	CT	06389	NEW LONDON	9011	NO	YES
SALEM	CT	06420	NEW LONDON	9011	NO	YES
NEW LONDON	CT	06320	NEW LONDON	9011	NO	YES
GLASGO	CT	06337	NEW LONDON	9011	NO	YES
WATERFORD	CT	06385	NEW LONDON	9011	NO	YES
OLD MYSTIC	CT	06372	NEW LONDON	9011	NO	YES
UNCASVILLE	CT	06382	NEW LONDON	9011	NO	YES
OAKDALE	CT	06370	NEW LONDON	9011	NO	YES
NORTH STONINGTON	CT	06359	NEW LONDON	9011	NO	YES
GROTON	CT	06340	NEW LONDON	9011	NO	YES
NORTH FRANKLIN	CT	06254	NEW LONDON	9011	NO	YES
VERSAILLES	CT	06383	NEW LONDON	9011	NO	YES
SOUTH LYME	CT	06376	NEW LONDON	9011	NO	YES
QUAKER HILL	CT	06375	NEW LONDON	9011	NO	YES
NIANTIC	CT	06357	NEW LONDON	9011	NO	YES
JEWETT CITY	CT	06351	NEW LONDON	9011	NO	YES
MASHANTUCKET	CT	06338	NEW LONDON	9011	NO	YES
LEBANON	CT	06249	NEW LONDON	9011	NO	YES
WEST MYSTIC	CT	06388	NEW LONDON	9011	NO	YES
VOLUNTOWN	CT	06384	NEW LONDON	9011	NO	YES
STONINGTON	CT	06378	NEW LONDON	9011	NO	YES
MONTVILLE	CT	06353	NEW LONDON	9011	NO	YES
GALES FERRY	CT	06335	NEW LONDON	9011	NO	YES
NORTH WESTCHESTER	CT	06474	NEW LONDON	9011	NO	YES
WATERFORD	CT	06386	NEW LONDON	9011	NO	YES
LEDYARD	CT	06339	NEW LONDON	9011	NO	YES
GILMAN	CT	06336	NEW LONDON	9011	NO	YES
EAST LYME	CT	06333	NEW LONDON	9011	NO	YES
BALTIC	CT	06330	NEW LONDON	9011	NO	YES
GROTON	CT	06349	NEW LONDON	9011	NO	YES