



**Announcement 2018-11-19
FEMA Major Disaster Declaration
Update for Virginia - 4401**

FEMA has issued an update to the disaster declaration for Virginia - 4401 designating additional 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 *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, **Update 11/18/2018**

Incident Type: Hurricane Florence

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

Counties Eligible for Public Assistance as of 11/18/2018 **Counties:** Botetourt, Chesterfield, Craig, Floyd, Franklin, Grayson, Halifax, Isle of Wright, King William, Lunenburg, Mathews, Mecklenburg, Northumberland, Nottoway, Pulaski, Roanoke
Independent City of: Bristol City, Charles City, Danville City, Hampton City, Martinsville City

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CLOVERDALE	VA	24077	BOTETOVRT	51023	NO	YES
ORISKANY	VA	24130	BOTETOVRT	51023	NO	YES
BUCHANAN	VA	24066	BOTETOVRT	51023	NO	YES
FINCASTLE	VA	24090	BOTETOVRT	51023	NO	YES
BLUE RIDGE	VA	24064	BOTETOVRT	51023	NO	YES
EAGLE ROCK	VA	24085	BOTETOVRT	51023	NO	YES
ROANOKE	VA	24050	BOTETOVRT	51023	NO	YES
DALEVILLE	VA	24083	BOTETOVRT	51023	NO	YES
TROUTVILLE	VA	24175	BOTETOVRT	51023	NO	YES
GLEN WILTON	VA	24438	BOTETOVRT	51023	NO	YES
BRISTOL	VA	24209	BRISTOL (CITY)	51520	NO	YES
BRISTOL	VA	24203	BRISTOL (CITY)	51520	NO	YES
BRISTOL	VA	24201	BRISTOL (CITY)	51520	NO	YES
CHARLES CITY	VA	23030	CHARLES CITY	51036	NO	YES
RUTHVILLE	VA	23147	CHARLES CITY	51036	NO	YES
RICHMOND	VA	23234	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23114	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23297	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23113	CHESTERFIELD	51041	NO	YES
CHESTER	VA	23836	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23237	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23112	CHESTERFIELD	51041	NO	YES
MOSELEY	VA	23120	CHESTERFIELD	51041	NO	YES
CHESTER	VA	23831	CHESTERFIELD	51041	NO	YES
CHESTERFIELD	VA	23832	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23236	CHESTERFIELD	51041	NO	YES
CHESTERFIELD	VA	23838	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23235	CHESTERFIELD	51041	NO	YES
PAINT BANK	VA	24131	CRAIG	51045	NO	YES
NEW CASTLE	VA	24127	CRAIG	51045	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
DANVILLE	VA	24540	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24544	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24541	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24543	DANVILLE (CITY)	51590	NO	YES
WILLIS	VA	24380	FLOYD	51063	NO	YES
FLOYD	VA	24091	FLOYD	51063	NO	YES
CHECK	VA	24072	FLOYD	51063	NO	YES
COPPER HILL	VA	24079	FLOYD	51063	NO	YES
PILOT	VA	24138	FLOYD	51063	NO	YES
INDIAN VALLEY	VA	24105	FLOYD	51063	NO	YES
HENRY	VA	24102	FRANKLIN	51067	NO	YES
CALLAWAY	VA	24067	FRANKLIN	51067	NO	YES
FERRUM	VA	24088	FRANKLIN	51067	NO	YES
HARDY	VA	24101	FRANKLIN	51067	NO	YES
BOONES MILL	VA	24065	FRANKLIN	51067	NO	YES
UNION HALL	VA	24176	FRANKLIN	51067	NO	YES
REDWOOD	VA	24146	FRANKLIN	51067	NO	YES
PENHOOK	VA	24137	FRANKLIN	51067	NO	YES
GLADE HILL	VA	24092	FRANKLIN	51067	NO	YES
ROCKY MOUNT	VA	24151	FRANKLIN	51067	NO	YES
WIRTZ	VA	24184	FRANKLIN	51067	NO	YES
MOUTH OF WILSON	VA	24363	GRAYSON	51077	NO	YES
ELK CREEK	VA	24326	GRAYSON	51077	NO	YES
WHITETOP	VA	24292	GRAYSON	51077	NO	YES
FRIES	VA	24330	GRAYSON	51077	NO	YES
TROUTDALE	VA	24378	GRAYSON	51077	NO	YES
INDEPENDENCE	VA	24348	GRAYSON	51077	NO	YES
CRYSTAL HILL	VA	24539	HALIFAX	51083	NO	YES
CLOVER	VA	24534	HALIFAX	51083	NO	YES
REPUBLICAN GROVE	VA	24585	HALIFAX	51083	NO	YES
ALTON	VA	24520	HALIFAX	51083	NO	YES
NATHALIE	VA	24577	HALIFAX	51083	NO	YES
HALIFAX	VA	24558	HALIFAX	51083	NO	YES
VERNON HILL	VA	24597	HALIFAX	51083	NO	YES
SCOTTSBURG	VA	24589	HALIFAX	51083	NO	YES
SOUTH BOSTON	VA	24592	HALIFAX	51083	NO	YES
VIRGILINA	VA	24598	HALIFAX	51083	NO	YES
CLUSTER SPRINGS	VA	24535	HALIFAX	51083	NO	YES
HAMPTON	VA	23669	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23670	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23663	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23630	HAMPTON CITY (CITY)	51650	NO	YES
FORT MONROE	VA	23651	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23661	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23667	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23664	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23681	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23668	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23666	HAMPTON CITY (CITY)	51650	NO	YES
HAMPTON	VA	23665	HAMPTON CITY (CITY)	51650	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
BASSETT	VA	24055	HENRY	51089	NO	YES
AXTON	VA	24054	HENRY	51089	NO	YES
MARTINSVILLE	VA	24112	HENRY	51089	NO	YES
FIELDALE	VA	24089	HENRY	51089	NO	YES
STANLEYTOWN	VA	24168	HENRY	51089	NO	YES
SPENCER	VA	24165	HENRY	51089	NO	YES
RIDGEWAY	VA	24148	HENRY	51089	NO	YES
COLLINSVILLE	VA	24078	HENRY	51089	NO	YES
CARROLLTON	VA	23314	ISLE OF WIGHT	51093	NO	YES
ZUNI	VA	23898	ISLE OF WIGHT	51093	NO	YES
BATTERY PARK	VA	23304	ISLE OF WIGHT	51093	NO	YES
RESCUE	VA	23424	ISLE OF WIGHT	51093	NO	YES
ISLE OF WIGHT	VA	23397	ISLE OF WIGHT	51093	NO	YES
SMITHFIELD	VA	23431	ISLE OF WIGHT	51093	NO	YES
CARRSVILLE	VA	23315	ISLE OF WIGHT	51093	NO	YES
WINDSOR	VA	23487	ISLE OF WIGHT	51093	NO	YES
SMITHFIELD	VA	23430	ISLE OF WIGHT	51093	NO	YES
KING AND QUEEN COURT HO	VA	23085	KING AND QUEEN	51097	NO	YES
MATTAPONI	VA	23110	KING AND QUEEN	51097	NO	YES
SHACKLEFORDS	VA	23156	KING AND QUEEN	51097	NO	YES
BRUINGTON	VA	23023	KING AND QUEEN	51097	NO	YES
MASCOT	VA	23108	KING AND QUEEN	51097	NO	YES
WALKERTON	VA	23177	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
LITTLE PLYMOUTH	VA	23091	KING AND QUEEN	51097	NO	YES
STEVENSVILLE	VA	23161	KING AND QUEEN	51097	NO	YES
KING WILLIAM	VA	23086	KING WILLIAM	51101	NO	YES
MANQUIN	VA	23106	KING WILLIAM	51101	NO	YES
AYLETT	VA	23009	KING WILLIAM	51101	NO	YES
WEST POINT	VA	23181	KING WILLIAM	51101	NO	YES
WHITE STONE	VA	22578	LANCASTER	51103	NO	YES
NUTTSTVILLE	VA	22528	LANCASTER	51103	NO	YES
LANCASTER	VA	22503	LANCASTER	51103	NO	YES
WEEMS	VA	22576	LANCASTER	51103	NO	YES
MOLLUSK	VA	22517	LANCASTER	51103	NO	YES
IRVINGTON	VA	22480	LANCASTER	51103	NO	YES
MORATTICO	VA	22523	LANCASTER	51103	NO	YES
MERRY POINT	VA	22513	LANCASTER	51103	NO	YES
LIVELY	VA	22507	LANCASTER	51103	NO	YES
KENBRIDGE	VA	23944	LUNENBURG	51111	NO	YES
VICTORIA	VA	23974	LUNENBURG	51111	NO	YES
LUNENBURG	VA	23952	LUNENBURG	51111	NO	YES
FORT MITCHELL	VA	23941	LUNENBURG	51111	NO	YES
MARTINSVILLE	VA	24114	MARTINSVILLE (CITY)	51690	NO	YES
MARTINSVILLE	VA	24115	MARTINSVILLE (CITY)	51690	NO	YES
MARTINSVILLE	VA	24113	MARTINSVILLE (CITY)	51690	NO	YES
COBBS CREEK	VA	23035	MATHEWS	51115	NO	YES
SUSAN	VA	23163	MATHEWS	51115	NO	YES
MOON	VA	23119	MATHEWS	51115	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
HALLIEFORD	VA	23068	MATHEWS	51115	NO	YES
PORT HAYWOOD	VA	23138	MATHEWS	51115	NO	YES
NORTH	VA	23128	MATHEWS	51115	NO	YES
ONEMO	VA	23130	MATHEWS	51115	NO	YES
FOSTER	VA	23056	MATHEWS	51115	NO	YES
DUTTON	VA	23050	MATHEWS	51115	NO	YES
GWYNN	VA	23066	MATHEWS	51115	NO	YES
GRIMSTEAD	VA	23064	MATHEWS	51115	NO	YES
NEW POINT	VA	23125	MATHEWS	51115	NO	YES
CARDINAL	VA	23025	MATHEWS	51115	NO	YES
DIGGS	VA	23045	MATHEWS	51115	NO	YES
MATHEWS	VA	23109	MATHEWS	51115	NO	YES
HUDGINS	VA	23076	MATHEWS	51115	NO	YES
BOHANNON	VA	23021	MATHEWS	51115	NO	YES
NELSON	VA	24580	MECKLENBURG	51117	NO	YES
SKIPWITH	VA	23968	MECKLENBURG	51117	NO	YES
BASKERVILLE	VA	23915	MECKLENBURG	51117	NO	YES
BUFFALO JUNCTION	VA	24529	MECKLENBURG	51117	NO	YES
BRACEY	VA	23919	MECKLENBURG	51117	NO	YES
BOYDTON	VA	23917	MECKLENBURG	51117	NO	YES
CLARKSVILLE	VA	23927	MECKLENBURG	51117	NO	YES
LA CROSSE	VA	23950	MECKLENBURG	51117	NO	YES
SOUTH HILL	VA	23970	MECKLENBURG	51117	NO	YES
CHASE CITY	VA	23924	MECKLENBURG	51117	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
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
FABER	VA	22938	NELSON	51125	NO	YES
NEWPORT NEWS	VA	23602	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23601	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23608	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23612	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23600	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23607	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23628	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23606	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23605	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23603	NEWPORT NEWS (CITY)	51700	NO	YES
NEWPORT NEWS	VA	23609	NEWPORT NEWS (CITY)	51700	NO	YES
FORT EUSTIS	VA	23604	NEWPORT NEWS (CITY)	51700	NO	YES



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KILMARNOCK	VA	22482	NORTHUMBERLAND	51133	NO	YES
REEDVILLE	VA	22539	NORTHUMBERLAND	51133	NO	YES
LOTTSBURG	VA	22511	NORTHUMBERLAND	51133	NO	YES
EDWARDSVILLE	VA	22456	NORTHUMBERLAND	51133	NO	YES
WICOMICO CHURCH	VA	22579	NORTHUMBERLAND	51133	NO	YES
OPHELIA	VA	22530	NORTHUMBERLAND	51133	NO	YES
HEATHSVILLE	VA	22473	NORTHUMBERLAND	51133	NO	YES
CALLAO	VA	22435	NORTHUMBERLAND	51133	NO	YES
BURGESS	VA	22432	NORTHUMBERLAND	51133	NO	YES
NOTTOWAY	VA	23955	NOTTOWAY	51135	NO	YES
BLACKSTONE	VA	23825	NOTTOWAY	51135	NO	YES
CREWE	VA	23930	NOTTOWAY	51135	NO	YES
BLACKSTONE	VA	23824	NOTTOWAY	51135	NO	YES
BURKEVILLE	VA	23922	NOTTOWAY	51135	NO	YES
VESTA	VA	24177	PATRICK	51141	NO	YES
STUART	VA	24171	PATRICK	51141	NO	YES
CRITZ	VA	24082	PATRICK	51141	NO	YES
WOOLWINE	VA	24185	PATRICK	51141	NO	YES
PATRICK SPRINGS	VA	24133	PATRICK	51141	NO	YES
CLAUDVILLE	VA	24076	PATRICK	51141	NO	YES
MEADOWS OF DAN	VA	24120	PATRICK	51141	NO	YES
ARARAT	VA	24053	PATRICK	51141	NO	YES
LONG ISLAND	VA	24569	PITTSYLVANIA	51143	NO	YES
KEELING	VA	24566	PITTSYLVANIA	51143	NO	YES
HURT	VA	24563	PITTSYLVANIA	51143	NO	YES
BLAIRS	VA	24527	PITTSYLVANIA	51143	NO	YES
SANDY LEVEL	VA	24161	PITTSYLVANIA	51143	NO	YES
CHATHAM	VA	24531	PITTSYLVANIA	51143	NO	YES
JAVA	VA	24565	PITTSYLVANIA	51143	NO	YES
PITTSVILLE	VA	24139	PITTSYLVANIA	51143	NO	YES
GRETNA	VA	24557	PITTSYLVANIA	51143	NO	YES
CALLANDS	VA	24530	PITTSYLVANIA	51143	NO	YES
DRY FORK	VA	24549	PITTSYLVANIA	51143	NO	YES
SUTHERLIN	VA	24594	PITTSYLVANIA	51143	NO	YES
RINGGOLD	VA	24586	PITTSYLVANIA	51143	NO	YES
CASCADE	VA	24069	PITTSYLVANIA	51143	NO	YES
NEW RIVER	VA	24129	PULASKI	51155	NO	YES
DUBLIN	VA	24084	PULASKI	51155	NO	YES
BELSPRING	VA	24058	PULASKI	51155	NO	YES
PULASKI	VA	24301	PULASKI	51155	NO	YES
PARROTT	VA	24132	PULASKI	51155	NO	YES
NEWBERN	VA	24126	PULASKI	51155	NO	YES
DRAPER	VA	24324	PULASKI	51155	NO	YES
HIWASSEE	VA	24347	PULASKI	51155	NO	YES
SHARPS	VA	22548	RICHMOND	51159	NO	YES
FARNHAM	VA	22460	RICHMOND	51159	NO	YES
WARSAW	VA	22572	RICHMOND	51159	NO	YES
HAYNESVILLE	VA	22472	RICHMOND	51159	NO	YES
VILLAGE	VA	22570	RICHMOND	51159	NO	YES
ROANOKE	VA	24020	ROANOKE	51161	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
CATAWBA	VA	24070	ROANOKE	51161	NO	YES
BENT MOUNTAIN	VA	24059	ROANOKE	51161	NO	YES
VINTON	VA	24179	ROANOKE	51161	NO	YES
ROANOKE	VA	24018	ROANOKE	51161	NO	YES
ROANOKE	VA	24019	ROANOKE	51161	NO	YES
CLEVELAND	VA	24225	RUSSELL	51167	NO	YES
SWORDS CREEK	VA	24649	RUSSELL	51167	NO	YES
ROSEDALE	VA	24280	RUSSELL	51167	NO	YES
CASTLEWOOD	VA	24224	RUSSELL	51167	NO	YES
LEBANON	VA	24266	RUSSELL	51167	NO	YES
HONAKER	VA	24260	RUSSELL	51167	NO	YES
WILLIAMSBURG	VA	23186	WILLIAMSBURG (CITY)	51830	NO	YES
WILLIAMSBURG	VA	23187	WILLIAMSBURG (CITY)	51830	NO	YES