



**Announcement 2018-11-01
FEMA Major Disaster Declaration
for Montana – 4405**

FEMA has issued a new presidential disaster declaration for Montana - 4405 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 *May 1, 2018 to June 10, 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 Montana

FEMA Disaster ID: 4405

Declared: 10/31/2018

Incident Type: FLOODING

Incident Period: May 1, 2018 to June 10, 2018

Counties Eligible for Public Assistance as of (8/30/18): Carbon, Custer, Golden Valley, Lewis and Clark, Missoula, Musselshell, Park, Powell, Treasure

City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
RED LODGE	MT	59068	CARBON	30009	NO	YES
BOYD	MT	59013	CARBON	30009	NO	YES
BELFRY	MT	59008	CARBON	30009	NO	YES
BEARCREEK	MT	59007	CARBON	30009	NO	YES
ROSCOE	MT	59071	CARBON	30009	NO	YES
ROBERTS	MT	59070	CARBON	30009	NO	YES
EDGAR	MT	59026	CARBON	30009	NO	YES
BRIDGER	MT	59014	CARBON	30009	NO	YES
FROMBERG	MT	59029	CARBON	30009	NO	YES
JOLIET	MT	59041	CARBON	30009	NO	YES
MILES CITY	MT	59301	CUSTER	30017	NO	YES
POWDERVILLE	MT	59345	CUSTER	30017	NO	YES
KINSEY	MT	59338	CUSTER	30017	NO	YES
RYEGATE	MT	59074	GOLDEN VALLEY	30037	NO	YES
LAVINA	MT	59046	GOLDEN VALLEY	30037	NO	YES
AUGUSTA	MT	59410	LEWIS AND CLARK	30049	NO	YES
CANYON CREEK	MT	59633	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59625	LEWIS AND CLARK	30049	NO	YES
LINCOLN	MT	59639	LEWIS AND CLARK	30049	NO	YES
WOLF CREEK	MT	59648	LEWIS AND CLARK	30049	NO	YES
EAST HELENA	MT	59635	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59624	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59601	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59602	LEWIS AND CLARK	30049	NO	YES
MARYSVILLE	MT	59640	LEWIS AND CLARK	30049	NO	YES
FORT HARRISON	MT	59636	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59623	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59620	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59626	LEWIS AND CLARK	30049	NO	YES
HELENA	MT	59604	LEWIS AND CLARK	30049	NO	YES
MISSOULA	MT	59802	MISSOULA	30063	NO	YES
HUSON	MT	59846	MISSOULA	30063	NO	YES
MISSOULA	MT	59808	MISSOULA	30063	NO	YES
MISSOULA	MT	59807	MISSOULA	30063	NO	YES
MISSOULA	MT	59812	MISSOULA	30063	NO	YES
MILLTOWN	MT	59851	MISSOULA	30063	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM loans)
MISSOULA	MT	59801	MISSOULA	30063	NO	YES
MISSOULA	MT	59806	MISSOULA	30063	NO	YES
FRENCHTOWN	MT	59834	MISSOULA	30063	NO	YES
CONDON	MT	59826	MISSOULA	30063	NO	YES
MISSOULA	MT	59803	MISSOULA	30063	NO	YES
CLINTON	MT	59825	MISSOULA	30063	NO	YES
SEELEY LAKE	MT	59868	MISSOULA	30063	NO	YES
BONNER	MT	59823	MISSOULA	30063	NO	YES
MISSOULA	MT	59804	MISSOULA	30063	NO	YES
LOLO	MT	59847	MISSOULA	30063	NO	YES
ROUNDUP	MT	59072	MUSSELSHELL	30065	NO	YES
MELSTONE	MT	59054	MUSSELSHELL	30065	NO	YES
MUSSELSHELL	MT	59059	MUSSELSHELL	30065	NO	YES
ROUNDUP	MT	59073	MUSSELSHELL	30065	NO	YES
CLYDE PARK	MT	59018	PARK	30067	NO	YES
SILVER GATE	MT	59081	PARK	30067	NO	YES
WILLSALL	MT	59086	PARK	30067	NO	YES
EMIGRANT	MT	59027	PARK	30067	NO	YES
PRAY	MT	59065	PARK	30067	NO	YES
SPRINGDALE	MT	59082	PARK	30067	NO	YES
LIVINGSTON	MT	59047	PARK	30067	NO	YES
COOKE CITY	MT	59020	PARK	30067	NO	YES
GARDINER	MT	59030	PARK	30067	NO	YES
AVON	MT	59713	POWELL	30077	NO	YES
HELMVILLE	MT	59843	POWELL	30077	NO	YES
DEER LODGE	MT	59722	POWELL	30077	NO	YES
OVANDO	MT	59854	POWELL	30077	NO	YES
ELLISTON	MT	59728	POWELL	30077	NO	YES
GARRISON	MT	59731	POWELL	30077	NO	YES
GOLD CREEK	MT	59733	POWELL	30077	NO	YES
HYSHAM	MT	59038	TREASURE	30103	NO	YES
SANDERS	MT	59076	TREASURE	30103	NO	YES
BIGHORN	MT	59010	TREASURE	30103	NO	YES