

FEMA has issued a presidential disaster declaration for Virginia - 4411 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 *October 9, 2018 to October 16, 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.

If you have questions, please contact 855-GO-IMPAC (855-464-6722).



## FEMA Major Disaster Declaration for Virginia

**FEMA Disaster ID:** 4411

**Declared:** 12/18/2018

**Incident Type:** Tropical Storm Michael

**Incident Period:** October 9 to October 16, 2018

**Counties Eligible for Public Assistance as of 12/18/2018**

Amelia, Appomattox, Brunswick, Campbell, Charlotte, Chesterfield, Cumberland, Dinwiddie, Essex, Floyd, Fluvanna, Franklin, Halifax, King and Queen, Lunenburg, Montgomery, New Kent, Northumberland, Nottoway, Pittsylvania, Powhatan, Prince Edward, Rappahannock, Richmond, Roanoke and the independent cities of Danville and Galax.

City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
JETERSVILLE	VA	23083	AMELIA	51007	NO	YES
AMELIA COURT HOUSE	VA	23002	AMELIA	51007	NO	YES
MANNBORO	VA	23105	AMELIA	51007	NO	YES
EVERGREEN	VA	23939	APPOMATTOX	51011	NO	YES
SPOUT SPRING	VA	24593	APPOMATTOX	51011	NO	YES
APPOMATTOX	VA	24522	APPOMATTOX	51011	NO	YES
FREEMAN	VA	23856	BRUNSWICK	51025	NO	YES
BRODNAX	VA	23920	BRUNSWICK	51025	NO	YES
GASBURG	VA	23857	BRUNSWICK	51025	NO	YES
LAWRENCEVILLE	VA	23868	BRUNSWICK	51025	NO	YES
DUNDAS	VA	23938	BRUNSWICK	51025	NO	YES
EBONY	VA	23845	BRUNSWICK	51025	NO	YES
WHITE PLAINS	VA	23893	BRUNSWICK	51025	NO	YES
ALBERTA	VA	23821	BRUNSWICK	51025	NO	YES
DOLPHIN	VA	23843	BRUNSWICK	51025	NO	YES
RAWLINGS	VA	23876	BRUNSWICK	51025	NO	YES
WARFIELD	VA	23889	BRUNSWICK	51025	NO	YES
MEREDITHVILLE	VA	23873	BRUNSWICK	51025	NO	YES
VALENTINES	VA	23887	BRUNSWICK	51025	NO	YES
BROOKNEAL	VA	24528	CAMPBELL	51031	NO	YES
NARUNA	VA	24576	CAMPBELL	51031	NO	YES
GLADYS	VA	24554	CAMPBELL	51031	NO	YES
RUSTBURG	VA	24588	CAMPBELL	51031	NO	YES
EVINGTON	VA	24550	CAMPBELL	51031	NO	YES
LYNCH STATION	VA	24571	CAMPBELL	51031	NO	YES
CONCORD	VA	24538	CAMPBELL	51031	NO	YES
ALTAVISTA	VA	24517	CAMPBELL	51031	NO	YES
KEYSVILLE	VA	23947	CHARLOTTE	51037	NO	YES
PHENIX	VA	23959	CHARLOTTE	51037	NO	YES
CHARLOTTE COURT HOUSE	VA	23923	CHARLOTTE	51037	NO	YES
CULLEN	VA	23934	CHARLOTTE	51037	NO	YES
RED OAK	VA	23964	CHARLOTTE	51037	NO	YES
SAXE	VA	23967	CHARLOTTE	51037	NO	YES
RANDOLPH	VA	23962	CHARLOTTE	51037	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
RED HOUSE	VA	23963	CHARLOTTE	51037	NO	YES
DRAKES BRANCH	VA	23937	CHARLOTTE	51037	NO	YES
WYLLIESBURG	VA	23976	CHARLOTTE	51037	NO	YES
CHESTER	VA	23836	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23112	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23235	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23237	CHESTERFIELD	51041	NO	YES
MOSELEY	VA	23120	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23297	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23114	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23234	CHESTERFIELD	51041	NO	YES
CHESTERFIELD	VA	23838	CHESTERFIELD	51041	NO	YES
MIDLOTHIAN	VA	23113	CHESTERFIELD	51041	NO	YES
CHESTER	VA	23831	CHESTERFIELD	51041	NO	YES
RICHMOND	VA	23236	CHESTERFIELD	51041	NO	YES
CHESTERFIELD	VA	23832	CHESTERFIELD	51041	NO	YES
CUMBERLAND	VA	23040	CUMBERLAND	51049	NO	YES
CARTERSVILLE	VA	23027	CUMBERLAND	51049	NO	YES
DANVILLE	VA	24543	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24540	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24541	DANVILLE (CITY)	51590	NO	YES
DANVILLE	VA	24544	DANVILLE (CITY)	51590	NO	YES
MC KENNEY	VA	23872	DINWIDDIE	51053	NO	YES
SUTHERLAND	VA	23885	DINWIDDIE	51053	NO	YES
DEWITT	VA	23840	DINWIDDIE	51053	NO	YES
FORD	VA	23850	DINWIDDIE	51053	NO	YES
CHURCH ROAD	VA	23833	DINWIDDIE	51053	NO	YES
WILSONS	VA	23894	DINWIDDIE	51053	NO	YES
AMMON	VA	23822	DINWIDDIE	51053	NO	YES
DINWIDDIE	VA	23841	DINWIDDIE	51053	NO	YES
MILLERS TAVERN	VA	23115	ESSEX	51057	NO	YES
CARET	VA	22436	ESSEX	51057	NO	YES
DUNNSVILLE	VA	22454	ESSEX	51057	NO	YES
CENTER CROSS	VA	22437	ESSEX	51057	NO	YES
CHAMPLAIN	VA	22438	ESSEX	51057	NO	YES
LORETTO	VA	22509	ESSEX	51057	NO	YES
TAPPAHANNOCK	VA	22560	ESSEX	51057	NO	YES
LANEVIEW	VA	22504	ESSEX	51057	NO	YES
HUSTLE	VA	22476	ESSEX	51057	NO	YES
CHECK	VA	24072	FLOYD	51063	NO	YES
COPPER HILL	VA	24079	FLOYD	51063	NO	YES
WILLIS	VA	24380	FLOYD	51063	NO	YES
INDIAN VALLEY	VA	24105	FLOYD	51063	NO	YES
FLOYD	VA	24091	FLOYD	51063	NO	YES
PILOT	VA	24138	FLOYD	51063	NO	YES
BREMO BLUFF	VA	23022	FLUVANNA	51065	NO	YES
TROY	VA	22974	FLUVANNA	51065	NO	YES
PALMYRA	VA	22963	FLUVANNA	51065	NO	YES
KENTS STORE	VA	23084	FLUVANNA	51065	NO	YES
FORK UNION	VA	23055	FLUVANNA	51065	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
CALLAWAY	VA	24067	FRANKLIN	51067	NO	YES
WIRTZ	VA	24184	FRANKLIN	51067	NO	YES
PENHOOK	VA	24137	FRANKLIN	51067	NO	YES
REDWOOD	VA	24146	FRANKLIN	51067	NO	YES
UNION HALL	VA	24176	FRANKLIN	51067	NO	YES
HENRY	VA	24102	FRANKLIN	51067	NO	YES
FERRUM	VA	24088	FRANKLIN	51067	NO	YES
GLADE HILL	VA	24092	FRANKLIN	51067	NO	YES
HARDY	VA	24101	FRANKLIN	51067	NO	YES
ROCKY MOUNT	VA	24151	FRANKLIN	51067	NO	YES
BOONES MILL	VA	24065	FRANKLIN	51067	NO	YES
	VA	23444	GALAX (CITY)	51640	NO	YES
CLOVER	VA	24534	HALIFAX	51083	NO	YES
CRYSTAL HILL	VA	24539	HALIFAX	51083	NO	YES
NATHALIE	VA	24577	HALIFAX	51083	NO	YES
CLUSTER SPRINGS	VA	24535	HALIFAX	51083	NO	YES
REPUBLICAN GROVE	VA	24585	HALIFAX	51083	NO	YES
ALTON	VA	24520	HALIFAX	51083	NO	YES
SOUTH BOSTON	VA	24592	HALIFAX	51083	NO	YES
VERNON HILL	VA	24597	HALIFAX	51083	NO	YES
HALIFAX	VA	24558	HALIFAX	51083	NO	YES
VIRGINIA	VA	24598	HALIFAX	51083	NO	YES
SCOTTSBURG	VA	24589	HALIFAX	51083	NO	YES
SHACKLEFORDS	VA	23156	KING AND QUEEN	51097	NO	YES
MATTAPONI	VA	23110	KING AND QUEEN	51097	NO	YES
LITTLE PLYMOUTH	VA	23091	KING AND QUEEN	51097	NO	YES
SAINT STEPHENS CHURCH	VA	23148	KING AND QUEEN	51097	NO	YES
STEVENSVILLE	VA	23161	KING AND QUEEN	51097	NO	YES
MASCOT	VA	23108	KING AND QUEEN	51097	NO	YES
WALKERTON	VA	23177	KING AND QUEEN	51097	NO	YES
BRUINGTON	VA	23023	KING AND QUEEN	51097	NO	YES
NEWTOWN	VA	23126	KING AND QUEEN	51097	NO	YES
IG AND QUEEN COURT HOL	VA	23085	KING AND QUEEN	51097	NO	YES
LUNENBURG	VA	23952	LUNENBURG	51111	NO	YES
FORT MITCHELL	VA	23941	LUNENBURG	51111	NO	YES
VICTORIA	VA	23974	LUNENBURG	51111	NO	YES
KENBRIDGE	VA	23944	LUNENBURG	51111	NO	YES
BLACKSBURG	VA	24062	MONTGOMERY	51121	NO	YES
SHAWSVILLE	VA	24162	MONTGOMERY	51121	NO	YES
CHRISTIANSBURG	VA	24073	MONTGOMERY	51121	NO	YES
RINER	VA	24149	MONTGOMERY	51121	NO	YES
BLACKSBURG	VA	24063	MONTGOMERY	51121	NO	YES
ELLISTON	VA	24087	MONTGOMERY	51121	NO	YES
BLACKSBURG	VA	24061	MONTGOMERY	51121	NO	YES
MC COY	VA	24111	MONTGOMERY	51121	NO	YES
BLACKSBURG	VA	24060	MONTGOMERY	51121	NO	YES
CHRISTIANSBURG	VA	24068	MONTGOMERY	51121	NO	YES
QUINTON	VA	23141	NEW KENT	51127	NO	YES
PROVIDENCE FORGE	VA	23140	NEW KENT	51127	NO	YES
BARHAMSVILLE	VA	23011	NEW KENT	51127	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
LANEXA	VA	23089	NEW KENT	51127	NO	YES
NEW KENT	VA	23124	NEW KENT	51127	NO	YES
OPHELIA	VA	22530	NORTHUMBERLAND	51133	NO	YES
LOTTSBURG	VA	22511	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
EDWARDSVILLE	VA	22456	NORTHUMBERLAND	51133	NO	YES
REEDVILLE	VA	22539	NORTHUMBERLAND	51133	NO	YES
KILMARNOCK	VA	22482	NORTHUMBERLAND	51133	NO	YES
WICOMICO CHURCH	VA	22579	NORTHUMBERLAND	51133	NO	YES
BLACKSTONE	VA	23824	NOTTOWAY	51135	NO	YES
CREWE	VA	23930	NOTTOWAY	51135	NO	YES
BURKEVILLE	VA	23922	NOTTOWAY	51135	NO	YES
NOTTOWAY	VA	23955	NOTTOWAY	51135	NO	YES
BLACKSTONE	VA	23825	NOTTOWAY	51135	NO	YES
CALLANDS	VA	24530	PITTSYLVANIA	51143	NO	YES
SANDY LEVEL	VA	24161	PITTSYLVANIA	51143	NO	YES
LONG ISLAND	VA	24569	PITTSYLVANIA	51143	NO	YES
RINGGOLD	VA	24586	PITTSYLVANIA	51143	NO	YES
GRETNA	VA	24557	PITTSYLVANIA	51143	NO	YES
DRY FORK	VA	24549	PITTSYLVANIA	51143	NO	YES
HURT	VA	24563	PITTSYLVANIA	51143	NO	YES
BLAIRS	VA	24527	PITTSYLVANIA	51143	NO	YES
JAVA	VA	24565	PITTSYLVANIA	51143	NO	YES
CHATHAM	VA	24531	PITTSYLVANIA	51143	NO	YES
KEELING	VA	24566	PITTSYLVANIA	51143	NO	YES
SUTHERLIN	VA	24594	PITTSYLVANIA	51143	NO	YES
CASCADE	VA	24069	PITTSYLVANIA	51143	NO	YES
PITTSVILLE	VA	24139	PITTSYLVANIA	51143	NO	YES
POWHATAN	VA	23139	POWHATAN	51145	NO	YES
STATE FARM	VA	23160	POWHATAN	51145	NO	YES
MACON	VA	23101	POWHATAN	51145	NO	YES
PROSPECT	VA	23960	PRINCE EDWARD	51147	NO	YES
MEHERRIN	VA	23954	PRINCE EDWARD	51147	NO	YES
GREEN BAY	VA	23942	PRINCE EDWARD	51147	NO	YES
FARMVILLE	VA	23909	PRINCE EDWARD	51147	NO	YES
RICE	VA	23966	PRINCE EDWARD	51147	NO	YES
PAMPLIN	VA	23958	PRINCE EDWARD	51147	NO	YES
FARMVILLE	VA	23901	PRINCE EDWARD	51147	NO	YES
HAMPDEN SYDNEY	VA	23943	PRINCE EDWARD	51147	NO	YES
WOODVILLE	VA	22749	RAPPAHANNOCK	51157	NO	YES
SPERRYVILLE	VA	22740	RAPPAHANNOCK	51157	NO	YES
FLINT HILL	VA	22627	RAPPAHANNOCK	51157	NO	YES
CHESTER GAP	VA	22623	RAPPAHANNOCK	51157	NO	YES
HUNTLY	VA	22640	RAPPAHANNOCK	51157	NO	YES
CASTLETON	VA	22716	RAPPAHANNOCK	51157	NO	YES
WASHINGTON	VA	22747	RAPPAHANNOCK	51157	NO	YES
HAYNESVILLE	VA	22472	RICHMOND	51159	NO	YES
VILLAGE	VA	22570	RICHMOND	51159	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public (iQM Loans)
FARNHAM	VA	22460	RICHMOND	51159	NO	YES
WARSAW	VA	22572	RICHMOND	51159	NO	YES
SHARPS	VA	22548	RICHMOND	51159	NO	YES
CATAWBA	VA	24070	ROANOKE	51161	NO	YES
ROANOKE	VA	24019	ROANOKE	51161	NO	YES
BENT MOUNTAIN	VA	24059	ROANOKE	51161	NO	YES
VINTON	VA	24179	ROANOKE	51161	NO	YES
ROANOKE	VA	24020	ROANOKE	51161	NO	YES
ROANOKE	VA	24018	ROANOKE	51161	NO	YES