
FEMA has issued a presidential disaster declaration for Vermont eligible for **public assistance only** and applies only to iQM loans. No locations for this FEMA disaster declaration are eligible for individual assistance at this time.

- iQM loans only: An exterior re-inspection, with photos, from the appraiser for properties located in zip codes and counties that are eligible for *public* assistance will be required for appraisals issued prior to the incident end dates on May 4-5, 2018. The following re-inspection documentation can be used:
 - a CDAIR, or
 - a Fannie Mae Form 1004D / Freddie Mac 442, or
 - a Fannie Mae Form 2075.

Note: An appraisal completed in an area *after the disaster declaration* incident date of May 5, 2018, does not require a re-certification. However, the appraiser *must* comment that the property is free from damage and that the disaster had no effect on the property. Any damage noted on the appraisal must be resolved before proceeding with closing the loan.

We thank you for your continued business.

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



Impac Mortgage Corp. FEMA Disaster Declaration

FEMA Disaster Declaration for Vermont

FEMA Disaster ID: 4380

Declared 7/30/2018

Incident Type: SEVERE STORM AND FLOODING

Incident Period: May 04 - 05, 2018

Counties Eligible for

Public Assistance: Chittenden, Grande Isle, Lamoille, Orange, and Orleans

| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|------------------|-------|----------|------------|-------|------------|--------------------|
| WINOOSKI | VT | 5404 | CHITTENDEN | 50007 | NO | YES |
| MILTON | VT | 5468 | CHITTENDEN | 50007 | NO | YES |
| CAMBRIDGE | VT | 5444 | CHITTENDEN | 50007 | NO | YES |
| COLCHESTER | VT | 5449 | CHITTENDEN | 50007 | NO | YES |
| SOUTH BURLINGTON | VT | 5403 | CHITTENDEN | 50007 | NO | YES |
| CHARLOTTE | VT | 5445 | CHITTENDEN | 50007 | NO | YES |
| WESTFORD | VT | 5494 | CHITTENDEN | 50007 | NO | YES |
| SOUTH BURLINGTON | VT | 5407 | CHITTENDEN | 50007 | NO | YES |
| UNDERHILL CENTER | VT | 5490 | CHITTENDEN | 50007 | NO | YES |
| ESSEX JUNCTION | VT | 5453 | CHITTENDEN | 50007 | NO | YES |
| RICHMOND | VT | 5477 | CHITTENDEN | 50007 | NO | YES |
| WILLISTON | VT | 5495 | CHITTENDEN | 50007 | NO | YES |
| BURLINGTON | VT | 5408 | CHITTENDEN | 50007 | NO | YES |
| JERICHO | VT | 5465 | CHITTENDEN | 50007 | NO | YES |
| COLCHESTER | VT | 5446 | CHITTENDEN | 50007 | NO | YES |
| UNDERHILL | VT | 5489 | CHITTENDEN | 50007 | NO | YES |
| HUNTINGTON | VT | 5462 | CHITTENDEN | 50007 | NO | YES |
| ESSEX JUNCTION | VT | 5452 | CHITTENDEN | 50007 | NO | YES |
| SHELBURNE | VT | 5482 | CHITTENDEN | 50007 | NO | YES |
| BURLINGTON | VT | 5401 | CHITTENDEN | 50007 | NO | YES |
| BURLINGTON | VT | 5406 | CHITTENDEN | 50007 | NO | YES |
| COLCHESTER | VT | 5439 | CHITTENDEN | 50007 | NO | YES |
| BURLINGTON | VT | 5402 | CHITTENDEN | 50007 | NO | YES |
| ESSEX | VT | 5451 | CHITTENDEN | 50007 | NO | YES |
| HINESBURG | VT | 5461 | CHITTENDEN | 50007 | NO | YES |
| JONESVILLE | VT | 5466 | CHITTENDEN | 50007 | NO | YES |
| BURLINGTON | VT | 5405 | CHITTENDEN | 50007 | NO | YES |
| GRAND ISLE | VT | 5458 | GRAND ISLE | 50013 | NO | YES |
| ISLE LA MOTTE | VT | 5463 | GRAND ISLE | 50013 | NO | YES |
| NORTH HERO | VT | 5474 | GRAND ISLE | 50013 | NO | YES |
| ALBURGH | VT | 5440 | GRAND ISLE | 50013 | NO | YES |
| SOUTH HERO | VT | 5486 | GRAND ISLE | 50013 | NO | YES |
| NORTH HYDE PARK | VT | 5665 | LAMOILLE | 50015 | NO | YES |
| EDEN | VT | 5652 | LAMOILLE | 50015 | NO | YES |
| WATERVILLE | VT | 5492 | LAMOILLE | 50015 | NO | YES |
| STOWE | VT | 5672 | LAMOILLE | 50015 | NO | YES |



**Impac Mortgage Corp.
FEMA Disaster Declaration**

| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|-------------------|-------|----------|----------|-------|------------|--------------------|
| EDEN MILLS | VT | 5653 | LAMOILLE | 50015 | NO | YES |
| JEFFERSONVILLE | VT | 5464 | LAMOILLE | 50015 | NO | YES |
| MOSCOW | VT | 5662 | LAMOILLE | 50015 | NO | YES |
| MORRISVILLE | VT | 5661 | LAMOILLE | 50015 | NO | YES |
| HYDE PARK | VT | 5655 | LAMOILLE | 50015 | NO | YES |
| LAKE ELMORE | VT | 5657 | LAMOILLE | 50015 | NO | YES |
| BELVIDERE CENTER | VT | 5442 | LAMOILLE | 50015 | NO | YES |
| JOHNSON | VT | 5656 | LAMOILLE | 50015 | NO | YES |
| WOLCOTT | VT | 5680 | LAMOILLE | 50015 | NO | YES |
| NEWBURY | VT | 5051 | ORANGE | 50017 | NO | YES |
| EAST CORINTH | VT | 5040 | ORANGE | 50017 | NO | YES |
| RANDOLPH CENTER | VT | 5061 | ORANGE | 50017 | NO | YES |
| THETFORD CENTER | VT | 5075 | ORANGE | 50017 | NO | YES |
| WEST FAIRLEE | VT | 5083 | ORANGE | 50017 | NO | YES |
| WILLIAMSTOWN | VT | 5679 | ORANGE | 50017 | NO | YES |
| BROOKFIELD | VT | 5036 | ORANGE | 50017 | NO | YES |
| STRAFFORD | VT | 5072 | ORANGE | 50017 | NO | YES |
| THETFORD | VT | 5074 | ORANGE | 50017 | NO | YES |
| WEST TOPSHAM | VT | 5086 | ORANGE | 50017 | NO | YES |
| CHELSEA | VT | 5038 | ORANGE | 50017 | NO | YES |
| POST MILLS | VT | 5058 | ORANGE | 50017 | NO | YES |
| SOUTH STRAFFORD | VT | 5070 | ORANGE | 50017 | NO | YES |
| BRADFORD | VT | 5033 | ORANGE | 50017 | NO | YES |
| EAST RANDOLPH | VT | 5041 | ORANGE | 50017 | NO | YES |
| TUNBRIDGE | VT | 5077 | ORANGE | 50017 | NO | YES |
| CORINTH | VT | 5039 | ORANGE | 50017 | NO | YES |
| VERSHIRE | VT | 5079 | ORANGE | 50017 | NO | YES |
| WEST NEWBURY | VT | 5085 | ORANGE | 50017 | NO | YES |
| WASHINGTON | VT | 5675 | ORANGE | 50017 | NO | YES |
| EAST THETFORD | VT | 5043 | ORANGE | 50017 | NO | YES |
| TOPSHAM | VT | 5076 | ORANGE | 50017 | NO | YES |
| WELLS RIVER | VT | 5081 | ORANGE | 50017 | NO | YES |
| FAIRLEE | VT | 5045 | ORANGE | 50017 | NO | YES |
| NORTH THETFORD | VT | 5054 | ORANGE | 50017 | NO | YES |
| RANDOLPH | VT | 5060 | ORANGE | 50017 | NO | YES |
| TROY | VT | 5868 | ORLEANS | 50019 | NO | YES |
| BARTON | VT | 5822 | ORLEANS | 50019 | NO | YES |
| CRAFTSBURY | VT | 5826 | ORLEANS | 50019 | NO | YES |
| DERBY | VT | 5829 | ORLEANS | 50019 | NO | YES |
| GLOVER | VT | 5839 | ORLEANS | 50019 | NO | YES |
| NORTH TROY | VT | 5859 | ORLEANS | 50019 | NO | YES |
| WESTFIELD | VT | 5874 | ORLEANS | 50019 | NO | YES |
| CRAFTSBURY COMMOI | VT | 5827 | ORLEANS | 50019 | NO | YES |
| DERBY LINE | VT | 5830 | ORLEANS | 50019 | NO | YES |
| ORLEANS | VT | 5860 | ORLEANS | 50019 | NO | YES |
| COVENTRY | VT | 5825 | ORLEANS | 50019 | NO | YES |
| NEWPORT CENTER | VT | 5857 | ORLEANS | 50019 | NO | YES |
| ALBANY | VT | 5820 | ORLEANS | 50019 | NO | YES |
| BEEBE PLAIN | VT | 5823 | ORLEANS | 50019 | NO | YES |
| GREENSBORO | VT | 5841 | ORLEANS | 50019 | NO | YES |
| MORGAN | VT | 5853 | ORLEANS | 50019 | NO | YES |



Impac Mortgage Corp. FEMA Disaster Declaration

| City | State | Zip Code | County | FIPS | Individual | Public (iQM loans) |
|-----------------|-------|----------|---------|-------|------------|--------------------|
| BARTON | VT | 5875 | ORLEANS | 50019 | NO | YES |
| EAST CHARLESTON | VT | 5833 | ORLEANS | 50019 | NO | YES |
| GREENSBORO BEND | VT | 5842 | ORLEANS | 50019 | NO | YES |
| LOWELL | VT | 5847 | ORLEANS | 50019 | NO | YES |
| WEST CHARLESTON | VT | 5872 | ORLEANS | 50019 | NO | YES |
| IRASBURG | VT | 5845 | ORLEANS | 50019 | NO | YES |
| NEWPORT | VT | 5855 | ORLEANS | 50019 | NO | YES |