



**Announcement 2021-09-07
FEMA Major Disaster Declaration
for New Jersey - 4614**

FEMA has issued a presidential disaster declaration for **New Jersey - 4614** designating counties as eligible for individual assistance.

Re-inspection will be required for properties located in zip codes and counties that are eligible for individual assistance for appraisals issued **prior to the incident start date of 09/01/2021 to the incident end date of 09/03/2021**. All property inspection products must affirmatively indicate there is no adverse impact to value, condition, or marketability as a result of the disaster, and must be dated after the published "incident end date" is obtained. Acceptable re-inspection documents include the appropriate DAIR, 1004D or appraisal product and must be ordered after the "incident end date."

- Exterior Inspections: Required for all re-inspections, including but not limited to earthquake fire, landslide, tornado, flood, and hurricane.
- Interior Inspections*: Required for all pre-closing FHA Full Doc Loans, flood, hurricane, and water related damage inspections regardless of "Exterior Only DAIR" designation below.

The chart below lists the required re-inspection type by loan product.

Product	Pre-Closing	Post-Closing
Conventional w/Appraisal Waiver on AUS	If Appraisal Waiver reflects on Final AUS use: - Appraisal Waiver + Exterior DAIR* + Condo Requirements If Appraisal Waiver language is lost on the final AUS Cert use: - Full Appraisal dated post Disaster + Condo Requirements	Exterior DAIR* + Condo Requirements
Conventional with Appraisal	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
FHA Full Doc	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 1004D Appraisal with exterior photos
FHA Streamline	No Action Needed	No Action Needed
VA Full Doc	Exterior DAIR*	Exterior DAIR*
VA IRRRL	Exterior DAIR*	Exterior DAIR*
Non-QM	Exterior DAIR* + Condo Requirements	Exterior Dair* + Condo Requirements

Condo Requirements

Fannie Mae, Freddie Mac and Non-QM: In addition to the subject unit itself, a DAIR must also assess the condition of the building in which the unit is located and assess any damage to the condo project's common elements.

FHA and VA: No additional condo unit or condo project requirements.

Incident Periods

Loan files containing appraisal reports with an effective date prior to the "incident start date" are ineligible for funding without an accompanying property inspection product dated after the "incident end date".

Loan files containing appraisal reports with an effective date on or after the "incident start date" are ineligible for funding without an accompanying property inspection product dated after the "incident end date".

Appraisal reports with an effective date after the published "incident end date" require no action and may be funded provided there is no indication from the appraiser that there is an adverse impact on the property's value, condition, or marketability as a result of the disaster.

For originations on or before the "incident end date," Appraisal Waivers returned on the AUS Cert (e.g. PIW or ACE) may be used provided the appraisal Waiver language is present on the final AUS cert, and the accompanying property inspection product dated after the "incident end date" is obtained.

- For originations after the "incident end date," an Appraisal Waiver may be used provided it meets the same requirements notwithstanding the requirement to obtain the accompanying property inspection product (i.e. an accompanying property inspection is not required).

All property inspection products must be dated after the published "incident end date" to allow loan file funding.

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



FEMA Major Disaster Declaration for New Jersey

FEMA Disaster ID: 4614

Declared: 09/05/2021

Incident Type: Remnants of Hurricane Ida

Incident Period: 09/01/2021 - 09/03/2021

Counties Eligible for Individual Assistance as of 09/05/2021:		Bergen, Gloucester, Hunterdon, Middlesex, Passaic and Somerset			
City	State	Zip Code	County	FIPS	Individual
ALPINE	NJ	7620	BERGEN	34003	YES
DEMAREST	NJ	7627	BERGEN	34003	YES
LITTLE FERRY	NJ	7643	BERGEN	34003	YES
LODI	NJ	7644	BERGEN	34003	YES
FAIRVIEW	NJ	7022	BERGEN	34003	YES
MOONACHIE	NJ	7074	BERGEN	34003	YES
RIVER EDGE	NJ	7661	BERGEN	34003	YES
RIDGEWOOD	NJ	7450	BERGEN	34003	YES
RIDGEWOOD	NJ	7451	BERGEN	34003	YES
GLEN ROCK	NJ	7452	BERGEN	34003	YES
WALDWICK	NJ	7463	BERGEN	34003	YES
LEONIA	NJ	7605	BERGEN	34003	YES
MAYWOOD	NJ	7607	BERGEN	34003	YES
DUMONT	NJ	7628	BERGEN	34003	YES
EMERSON	NJ	7630	BERGEN	34003	YES
NEW MILFORD	NJ	7646	BERGEN	34003	YES
NORWOOD	NJ	7648	BERGEN	34003	YES
PALISADES PARK	NJ	7650	BERGEN	34003	YES
EDGEWATER	NJ	7020	BERGEN	34003	YES
TETERBORO	NJ	7699	BERGEN	34003	YES
ELMWOOD PARK	NJ	7407	BERGEN	34003	YES
MIDLAND PARK	NJ	7432	BERGEN	34003	YES
WYCKOFF	NJ	7481	BERGEN	34003	YES
CRESSKILL	NJ	7626	BERGEN	34003	YES
ENGLEWOOD CLIFFS	NJ	7632	BERGEN	34003	YES
GARFIELD	NJ	7026	BERGEN	34003	YES
NORTH ARLINGTON	NJ	7031	BERGEN	34003	YES

RUTHERFORD	NJ	7070	BERGEN	34003	YES
LYNDHURST	NJ	7071	BERGEN	34003	YES
PARAMUS	NJ	7652	BERGEN	34003	YES
PARAMUS	NJ	7653	BERGEN	34003	YES
FRANKLIN LAKES	NJ	7417	BERGEN	34003	YES
SADDLE RIVER	NJ	7458	BERGEN	34003	YES
HACKENSACK	NJ	7601	BERGEN	34003	YES
BOGOTA	NJ	7603	BERGEN	34003	YES
BERGENFIELD	NJ	7621	BERGEN	34003	YES
NORTHVALE	NJ	7647	BERGEN	34003	YES
EAST RUTHERFORD	NJ	7073	BERGEN	34003	YES
WESTWOOD	NJ	7675	BERGEN	34003	YES
ALLENDALE	NJ	7401	BERGEN	34003	YES
OAKLAND	NJ	7436	BERGEN	34003	YES
SOUTH HACKENSACK	NJ	7606	BERGEN	34003	YES
CLOSTER	NJ	7624	BERGEN	34003	YES
FORT LEE	NJ	7024	BERGEN	34003	YES
WALLINGTON	NJ	7057	BERGEN	34003	YES
CARLSTADT	NJ	7072	BERGEN	34003	YES
ROCHELLE PARK	NJ	7662	BERGEN	34003	YES
TOWNSHIP OF WASHINGTON	NJ	7676	BERGEN	34003	YES
HACKENSACK	NJ	7602	BERGEN	34003	YES
HARRINGTON PARK	NJ	7640	BERGEN	34003	YES
MONTVALE	NJ	7645	BERGEN	34003	YES
ORADELL	NJ	7649	BERGEN	34003	YES
RIDGEFIELD PARK	NJ	7660	BERGEN	34003	YES
TENAFLY	NJ	7670	BERGEN	34003	YES
WOODCLIFF LAKE	NJ	7677	BERGEN	34003	YES
FAIR LAWN	NJ	7410	BERGEN	34003	YES
HO HO KUS	NJ	7423	BERGEN	34003	YES
MAHWAH	NJ	7430	BERGEN	34003	YES
RAMSEY	NJ	7446	BERGEN	34003	YES
HAWORTH	NJ	7641	BERGEN	34003	YES
HILLSDALE	NJ	7642	BERGEN	34003	YES
PARK RIDGE	NJ	7656	BERGEN	34003	YES
RIDGEFIELD	NJ	7657	BERGEN	34003	YES
SADDLE BROOK	NJ	7663	BERGEN	34003	YES
TEANECK	NJ	7666	BERGEN	34003	YES
MAHWAH	NJ	7495	BERGEN	34003	YES
HASBROUCK HEIGHTS	NJ	7604	BERGEN	34003	YES
TETERBORO	NJ	7608	BERGEN	34003	YES
ENGLEWOOD	NJ	7631	BERGEN	34003	YES
WOOD RIDGE	NJ	7075	BERGEN	34003	YES
CLIFFSIDE PARK	NJ	7010	BERGEN	34003	YES
PITMAN	NJ	8071	GLOUCESTER	34015	YES

FRANKLINVILLE	NJ	8322	GLOUCESTER	34015	YES
MICKLETON	NJ	8056	GLOUCESTER	34015	YES
EWAN	NJ	8025	GLOUCESTER	34015	YES
MANTUA	NJ	8051	GLOUCESTER	34015	YES
CLARKSBORO	NJ	8020	GLOUCESTER	34015	YES
CLAYTON	NJ	8312	GLOUCESTER	34015	YES
MOUNT ROYAL	NJ	8061	GLOUCESTER	34015	YES
GRENOCH	NJ	8032	GLOUCESTER	34015	YES
NEWFIELD	NJ	8344	GLOUCESTER	34015	YES
WILLIAMSTOWN	NJ	8094	GLOUCESTER	34015	YES
WOODBURY	NJ	8096	GLOUCESTER	34015	YES
SWEDESBORO	NJ	8085	GLOUCESTER	34015	YES
THOROFARE	NJ	8086	GLOUCESTER	34015	YES
WESTVILLE	NJ	8093	GLOUCESTER	34015	YES
WOODBURY HEIGHTS	NJ	8097	GLOUCESTER	34015	YES
PAULSBORO	NJ	8066	GLOUCESTER	34015	YES
RICHWOOD	NJ	8074	GLOUCESTER	34015	YES
GIBBSTOWN	NJ	8027	GLOUCESTER	34015	YES
BRIDGEPORT	NJ	8014	GLOUCESTER	34015	YES
GLASSBORO	NJ	8028	GLOUCESTER	34015	YES
MALAGA	NJ	8328	GLOUCESTER	34015	YES
MULLICA HILL	NJ	8062	GLOUCESTER	34015	YES
NATIONAL PARK	NJ	8063	GLOUCESTER	34015	YES
SEWELL	NJ	8080	GLOUCESTER	34015	YES
WENONAH	NJ	8090	GLOUCESTER	34015	YES
HARRISONVILLE	NJ	8039	GLOUCESTER	34015	YES
MONROEVILLE	NJ	8343	GLOUCESTER	34015	YES
STANTON	NJ	8885	HUNTERDON	34019	YES
BLOOMSBURY	NJ	8804	HUNTERDON	34019	YES
CLINTON	NJ	8809	HUNTERDON	34019	YES
FLEMINGTON	NJ	8822	HUNTERDON	34019	YES
FRENCHTOWN	NJ	8825	HUNTERDON	34019	YES
READINGTON	NJ	8870	HUNTERDON	34019	YES
POTTERSVILLE	NJ	7979	HUNTERDON	34019	YES
OLDWICK	NJ	8858	HUNTERDON	34019	YES
LAMBERTVILLE	NJ	8530	HUNTERDON	34019	YES
LEBANON	NJ	8833	HUNTERDON	34019	YES
PITTSTOWN	NJ	8867	HUNTERDON	34019	YES
SERGEANTSVILLE	NJ	8557	HUNTERDON	34019	YES
STOCKTON	NJ	8559	HUNTERDON	34019	YES
THREE BRIDGES	NJ	8887	HUNTERDON	34019	YES
WHITEHOUSE	NJ	8888	HUNTERDON	34019	YES
CALIFON	NJ	7830	HUNTERDON	34019	YES
HAMPTON	NJ	8827	HUNTERDON	34019	YES
WHITEHOUSE STATION	NJ	8889	HUNTERDON	34019	YES
LITTLE YORK	NJ	8834	HUNTERDON	34019	YES
ANNANDALE	NJ	8801	HUNTERDON	34019	YES

ASBURY	NJ	8802	HUNTERDON	34019	YES
GLEN GARDNER	NJ	8826	HUNTERDON	34019	YES
HIGH BRIDGE	NJ	8829	HUNTERDON	34019	YES
MILFORD	NJ	8848	HUNTERDON	34019	YES
QUAKERTOWN	NJ	8868	HUNTERDON	34019	YES
RINGOES	NJ	8551	HUNTERDON	34019	YES
ROSEMONT	NJ	8556	HUNTERDON	34019	YES
BAPTISTOWN	NJ	8803	HUNTERDON	34019	YES
NEW BRUNSWICK	NJ	8906	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8922	MIDDLESEX	34023	YES
MIDDLESEX	NJ	8846	MIDDLESEX	34023	YES
PISCATAWAY	NJ	8855	MIDDLESEX	34023	YES
SOUTH PLAINFIELD	NJ	7080	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8901	MIDDLESEX	34023	YES
NORTH BRUNSWICK	NJ	8902	MIDDLESEX	34023	YES
KENDALL PARK	NJ	8824	MIDDLESEX	34023	YES
KEASBEY	NJ	8832	MIDDLESEX	34023	YES
METUCHEN	NJ	8840	MIDDLESEX	34023	YES
PERTH AMBOY	NJ	8861	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8933	MIDDLESEX	34023	YES
MILLTOWN	NJ	8850	MIDDLESEX	34023	YES
MONMOUTH JUNCTION	NJ	8852	MIDDLESEX	34023	YES
PISCATAWAY	NJ	8854	MIDDLESEX	34023	YES
PERTH AMBOY	NJ	8862	MIDDLESEX	34023	YES
FORDS	NJ	8863	MIDDLESEX	34023	YES
SAYREVILLE	NJ	8872	MIDDLESEX	34023	YES
CRANBURY	NJ	8512	MIDDLESEX	34023	YES
PORT READING	NJ	7064	MIDDLESEX	34023	YES
EDISON	NJ	8817	MIDDLESEX	34023	YES
PLAINSBORO	NJ	8536	MIDDLESEX	34023	YES
SOUTH AMBOY	NJ	8879	MIDDLESEX	34023	YES
SPOTSWOOD	NJ	8884	MIDDLESEX	34023	YES
COLONIA	NJ	7067	MIDDLESEX	34023	YES
SEWAREN	NJ	7077	MIDDLESEX	34023	YES
EDISON	NJ	8837	MIDDLESEX	34023	YES
PARLIN	NJ	8859	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8988	MIDDLESEX	34023	YES
SOUTH RIVER	NJ	8882	MIDDLESEX	34023	YES
DAYTON	NJ	8810	MIDDLESEX	34023	YES
EDISON	NJ	8820	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8989	MIDDLESEX	34023	YES
CARTERET	NJ	7008	MIDDLESEX	34023	YES
WOODBIDGE	NJ	7095	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8903	MIDDLESEX	34023	YES
DUNELLEN	NJ	8812	MIDDLESEX	34023	YES
MONROE TOWNSHIP	NJ	8831	MIDDLESEX	34023	YES

AVENEL	NJ	7001	MIDDLESEX	34023	YES
EDISON	NJ	8899	MIDDLESEX	34023	YES
HIGHLAND PARK	NJ	8904	MIDDLESEX	34023	YES
EAST BRUNSWICK	NJ	8816	MIDDLESEX	34023	YES
EDISON	NJ	8818	MIDDLESEX	34023	YES
ISELIN	NJ	8830	MIDDLESEX	34023	YES
OLD BRIDGE	NJ	8857	MIDDLESEX	34023	YES
SAYREVILLE	NJ	8871	MIDDLESEX	34023	YES
NEW BRUNSWICK	NJ	8905	MIDDLESEX	34023	YES
HELMETTA	NJ	8828	MIDDLESEX	34023	YES
LITTLE FALLS	NJ	7424	PASSAIC	34031	YES
CLIFTON	NJ	7014	PASSAIC	34031	YES
WAYNE	NJ	7470	PASSAIC	34031	YES
PATERSON	NJ	7501	PASSAIC	34031	YES
HALEDON	NJ	7508	PASSAIC	34031	YES
PATERSON	NJ	7509	PASSAIC	34031	YES
PATERSON	NJ	7510	PASSAIC	34031	YES
PASSAIC	NJ	7055	PASSAIC	34031	YES
WAYNE	NJ	7474	PASSAIC	34031	YES
HASKELL	NJ	7420	PASSAIC	34031	YES
OAK RIDGE	NJ	7438	PASSAIC	34031	YES
RINGWOOD	NJ	7456	PASSAIC	34031	YES
CLIFTON	NJ	7013	PASSAIC	34031	YES
PATERSON	NJ	7503	PASSAIC	34031	YES
TOTOWA	NJ	7512	PASSAIC	34031	YES
CLIFTON	NJ	7011	PASSAIC	34031	YES
CLIFTON	NJ	7012	PASSAIC	34031	YES
PATERSON	NJ	7543	PASSAIC	34031	YES
CLIFTON	NJ	7015	PASSAIC	34031	YES
WANAQUE	NJ	7465	PASSAIC	34031	YES
WEST MILFORD	NJ	7480	PASSAIC	34031	YES
PATERSON	NJ	7514	PASSAIC	34031	YES
PATERSON	NJ	7522	PASSAIC	34031	YES
PATERSON	NJ	7544	PASSAIC	34031	YES
HEWITT	NJ	7421	PASSAIC	34031	YES
NEWFOUNDLAND	NJ	7435	PASSAIC	34031	YES
HALEDON	NJ	7538	PASSAIC	34031	YES
WAYNE	NJ	7477	PASSAIC	34031	YES
BLOOMINGDALE	NJ	7403	PASSAIC	34031	YES
HAWTHORNE	NJ	7506	PASSAIC	34031	YES
HAWTHORNE	NJ	7507	PASSAIC	34031	YES
PATERSON	NJ	7513	PASSAIC	34031	YES
POMPTON LAKES	NJ	7442	PASSAIC	34031	YES
PATERSON	NJ	7502	PASSAIC	34031	YES
PATERSON	NJ	7504	PASSAIC	34031	YES
PATERSON	NJ	7505	PASSAIC	34031	YES
TOTOWA	NJ	7511	PASSAIC	34031	YES

PATERSON	NJ	7524	PASSAIC	34031	YES
PATERSON	NJ	7533	PASSAIC	34031	YES
GLADSTONE	NJ	7934	SOMERSET	34035	YES
KINGSTON	NJ	8528	SOMERSET	34035	YES
BRIDGEWATER	NJ	8807	SOMERSET	34035	YES
BELLE MEAD	NJ	8502	SOMERSET	34035	YES
ZAREPHATH	NJ	8890	SOMERSET	34035	YES
BOUND BROOK	NJ	8805	SOMERSET	34035	YES
SOMERSET	NJ	8875	SOMERSET	34035	YES
WARREN	NJ	7059	SOMERSET	34035	YES
WATCHUNG	NJ	7069	SOMERSET	34035	YES
ROCKY HILL	NJ	8553	SOMERSET	34035	YES
SKILLMAN	NJ	8558	SOMERSET	34035	YES
PLUCKEMIN	NJ	7978	SOMERSET	34035	YES
FLAGTOWN	NJ	8821	SOMERSET	34035	YES
BASKING RIDGE	NJ	7920	SOMERSET	34035	YES
BEDMINSTER	NJ	7921	SOMERSET	34035	YES
FAR HILLS	NJ	7931	SOMERSET	34035	YES
LYONS	NJ	7939	SOMERSET	34035	YES
MARTINSVILLE	NJ	8836	SOMERSET	34035	YES
PEAPACK	NJ	7977	SOMERSET	34035	YES
MANVILLE	NJ	8835	SOMERSET	34035	YES
HILLSBOROUGH	NJ	8844	SOMERSET	34035	YES
NESHANIC STATION	NJ	8853	SOMERSET	34035	YES
RARITAN	NJ	8869	SOMERSET	34035	YES
BERNARDSVILLE	NJ	7924	SOMERSET	34035	YES
SOUTH BOUND BROOK	NJ	8880	SOMERSET	34035	YES
BLAWENBURG	NJ	8504	SOMERSET	34035	YES
RARITAN	NJ	8896	SOMERSET	34035	YES
LIBERTY CORNER	NJ	7938	SOMERSET	34035	YES
SOMERSET	NJ	8873	SOMERSET	34035	YES
FRANKLIN PARK	NJ	8823	SOMERSET	34035	YES
SOMERVILLE	NJ	8876	SOMERSET	34035	YES