



**Announcement 2021-09-07
FEMA Major Disaster Declaration
for New York - 4615**

FEMA has issued a presidential disaster declaration for **New York - 4615** 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 York

FEMA Disaster ID: 4615

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:		Bronx, Kings, Queens, Richmond and Westchester			
City	State	Zip Code	County	FIPS	Individual
BRONX	NY	10459	BRONX	36005	YES
BRONX	NY	10451	BRONX	36005	YES
BRONX	NY	10453	BRONX	36005	YES
BRONX	NY	10454	BRONX	36005	YES
BRONX	NY	10467	BRONX	36005	YES
BRONX	NY	10472	BRONX	36005	YES
BRONX	NY	10474	BRONX	36005	YES
BRONX	NY	10452	BRONX	36005	YES
BRONX	NY	10464	BRONX	36005	YES
BRONX	NY	10466	BRONX	36005	YES
BRONX	NY	10469	BRONX	36005	YES
BRONX	NY	10470	BRONX	36005	YES
BRONX	NY	10473	BRONX	36005	YES
BRONX	NY	10458	BRONX	36005	YES
BRONX	NY	10462	BRONX	36005	YES
BRONX	NY	10468	BRONX	36005	YES
BRONX	NY	10471	BRONX	36005	YES
BRONX	NY	10457	BRONX	36005	YES
BRONX	NY	10460	BRONX	36005	YES
BRONX	NY	10461	BRONX	36005	YES
BRONX	NY	10465	BRONX	36005	YES
BRONX	NY	10455	BRONX	36005	YES
BRONX	NY	10456	BRONX	36005	YES
BRONX	NY	10475	BRONX	36005	YES
BRONX	NY	10499	BRONX	36005	YES
BRONX	NY	10463	BRONX	36005	YES
BROOKLYN	NY	11205	KINGS	36047	YES

BROOKLYN	NY	11245	KINGS	36047	YES
BROOKLYN	NY	11212	KINGS	36047	YES
BROOKLYN	NY	11214	KINGS	36047	YES
BROOKLYN	NY	11224	KINGS	36047	YES
BROOKLYN	NY	11237	KINGS	36047	YES
BROOKLYN	NY	11239	KINGS	36047	YES
BROOKLYN	NY	11202	KINGS	36047	YES
BROOKLYN	NY	11213	KINGS	36047	YES
BROOKLYN	NY	11223	KINGS	36047	YES
BROOKLYN	NY	11226	KINGS	36047	YES
BROOKLYN	NY	11231	KINGS	36047	YES
BROOKLYN	NY	11233	KINGS	36047	YES
BROOKLYN	NY	11236	KINGS	36047	YES
BROOKLYN	NY	11244	KINGS	36047	YES
BROOKLYN	NY	11201	KINGS	36047	YES
BROOKLYN	NY	11203	KINGS	36047	YES
BROOKLYN	NY	11207	KINGS	36047	YES
BROOKLYN	NY	11208	KINGS	36047	YES
BROOKLYN	NY	11211	KINGS	36047	YES
BROOKLYN	NY	11215	KINGS	36047	YES
BROOKLYN	NY	11216	KINGS	36047	YES
BROOKLYN	NY	11217	KINGS	36047	YES
BROOKLYN	NY	11228	KINGS	36047	YES
BROOKLYN	NY	11234	KINGS	36047	YES
BROOKLYN	NY	11235	KINGS	36047	YES
BROOKLYN	NY	11204	KINGS	36047	YES
BROOKLYN	NY	11218	KINGS	36047	YES
BROOKLYN	NY	11219	KINGS	36047	YES
BROOKLYN	NY	11229	KINGS	36047	YES
BROOKLYN	NY	11232	KINGS	36047	YES
BROOKLYN	NY	11241	KINGS	36047	YES
BROOKLYN	NY	11242	KINGS	36047	YES
BROOKLYN	NY	11247	KINGS	36047	YES
BROOKLYN	NY	11249	KINGS	36047	YES
BROOKLYN	NY	11252	KINGS	36047	YES
BROOKLYN	NY	11254	KINGS	36047	YES
BROOKLYN	NY	11240	KINGS	36047	YES
BROOKLYN	NY	11248	KINGS	36047	YES
BROOKLYN	NY	11225	KINGS	36047	YES
BROOKLYN	NY	11222	KINGS	36047	YES
BROOKLYN	NY	11256	KINGS	36047	YES
BROOKLYN	NY	11251	KINGS	36047	YES
BROOKLYN	NY	11206	KINGS	36047	YES
BROOKLYN	NY	11209	KINGS	36047	YES
BROOKLYN	NY	11220	KINGS	36047	YES
BROOKLYN	NY	11221	KINGS	36047	YES
BROOKLYN	NY	11230	KINGS	36047	YES

BROOKLYN	NY	11238	KINGS	36047	YES
BROOKLYN	NY	11243	KINGS	36047	YES
BROOKLYN	NY	11255	KINGS	36047	YES
BROOKLYN	NY	11210	KINGS	36047	YES
EAST ELMHURST	NY	11370	QUEENS	36081	YES
MASPETH	NY	11378	QUEENS	36081	YES
MIDDLE VILLAGE	NY	11379	QUEENS	36081	YES
ELMHURST	NY	11380	QUEENS	36081	YES
CAMBRIA HEIGHTS	NY	11411	QUEENS	36081	YES
HOWARD BEACH	NY	11414	QUEENS	36081	YES
HOLLIS	NY	11423	QUEENS	36081	YES
BELLEROSE	NY	11426	QUEENS	36081	YES
ASTORIA	NY	11105	QUEENS	36081	YES
FLUSHING	NY	11355	QUEENS	36081	YES
LONG ISLAND CITY	NY	11120	QUEENS	36081	YES
FRESH MEADOWS	NY	11366	QUEENS	36081	YES
JACKSON HEIGHTS	NY	11372	QUEENS	36081	YES
LONG ISLAND CITY	NY	11101	QUEENS	36081	YES
RICHMOND HILL	NY	11418	QUEENS	36081	YES
QUEENS VILLAGE	NY	11429	QUEENS	36081	YES
SUNNYSIDE	NY	11104	QUEENS	36081	YES
ASTORIA	NY	11106	QUEENS	36081	YES
JAMAICA	NY	11425	QUEENS	36081	YES
BAYSIDE	NY	11360	QUEENS	36081	YES
LITTLE NECK	NY	11363	QUEENS	36081	YES
FOREST HILLS	NY	11375	QUEENS	36081	YES
WOODSIDE	NY	11377	QUEENS	36081	YES
ARVERNE	NY	11692	QUEENS	36081	YES
RIDGEWOOD	NY	11385	QUEENS	36081	YES
QUEENS VILLAGE	NY	11428	QUEENS	36081	YES
JAMAICA	NY	11432	QUEENS	36081	YES
BAYSIDE	NY	11361	QUEENS	36081	YES
FLUSHING	NY	11371	QUEENS	36081	YES
BREEZY POINT	NY	11697	QUEENS	36081	YES
JAMAICA	NY	11433	QUEENS	36081	YES
JAMAICA	NY	11434	QUEENS	36081	YES
JAMAICA	NY	11435	QUEENS	36081	YES
SAINT ALBANS	NY	11412	QUEENS	36081	YES
QUEENS VILLAGE	NY	11427	QUEENS	36081	YES
JAMAICA	NY	11430	QUEENS	36081	YES
JAMAICA	NY	11431	QUEENS	36081	YES
ASTORIA	NY	11103	QUEENS	36081	YES
FLUSHING	NY	11352	QUEENS	36081	YES
JAMAICA	NY	11405	QUEENS	36081	YES
WHITESTONE	NY	11357	QUEENS	36081	YES
CORONA	NY	11368	QUEENS	36081	YES
ASTORIA	NY	11102	QUEENS	36081	YES

JAMAICA	NY	11436	QUEENS	36081	YES
RIDGEWOOD	NY	11386	QUEENS	36081	YES
FLORAL PARK	NY	11005	QUEENS	36081	YES
COLLEGE POINT	NY	11356	QUEENS	36081	YES
FLUSHING	NY	11390	QUEENS	36081	YES
JAMAICA	NY	11451	QUEENS	36081	YES
LITTLE NECK	NY	11362	QUEENS	36081	YES
OAKLAND GARDENS	NY	11364	QUEENS	36081	YES
FAR ROCKAWAY	NY	11690	QUEENS	36081	YES
ROCKAWAY PARK	NY	11694	QUEENS	36081	YES
OZONE PARK	NY	11416	QUEENS	36081	YES
ROSEDALE	NY	11422	QUEENS	36081	YES
JAMAICA	NY	11424	QUEENS	36081	YES
LONG ISLAND CITY	NY	11109	QUEENS	36081	YES
GLEN OAKS	NY	11004	QUEENS	36081	YES
FLUSHING	NY	11351	QUEENS	36081	YES
FLUSHING	NY	11381	QUEENS	36081	YES
FLUSHING	NY	11358	QUEENS	36081	YES
FRESH MEADOWS	NY	11365	QUEENS	36081	YES
EAST ELMHURST	NY	11369	QUEENS	36081	YES
FAR ROCKAWAY	NY	11695	QUEENS	36081	YES
SPRINGFIELD GARDENS	NY	11413	QUEENS	36081	YES
KEW GARDENS	NY	11415	QUEENS	36081	YES
OZONE PARK	NY	11417	QUEENS	36081	YES
FLUSHING	NY	11354	QUEENS	36081	YES
BAYSIDE	NY	11359	QUEENS	36081	YES
FLUSHING	NY	11367	QUEENS	36081	YES
ELMHURST	NY	11373	QUEENS	36081	YES
REGO PARK	NY	11374	QUEENS	36081	YES
FAR ROCKAWAY	NY	11691	QUEENS	36081	YES
FAR ROCKAWAY	NY	11693	QUEENS	36081	YES
SOUTH RICHMOND HILL	NY	11419	QUEENS	36081	YES
SOUTH OZONE PARK	NY	11420	QUEENS	36081	YES
WOODHAVEN	NY	11421	QUEENS	36081	YES
JAMAICA	NY	11499	QUEENS	36081	YES
JAMAICA	NY	11439	QUEENS	36081	YES
STATEN ISLAND	NY	10311	RICHMOND	36085	YES
STATEN ISLAND	NY	10313	RICHMOND	36085	YES
STATEN ISLAND	NY	10307	RICHMOND	36085	YES
STATEN ISLAND	NY	10309	RICHMOND	36085	YES
STATEN ISLAND	NY	10310	RICHMOND	36085	YES
STATEN ISLAND	NY	10306	RICHMOND	36085	YES
STATEN ISLAND	NY	10302	RICHMOND	36085	YES
STATEN ISLAND	NY	10305	RICHMOND	36085	YES

STATEN ISLAND	NY	10308	RICHMOND	36085	YES
STATEN ISLAND	NY	10304	RICHMOND	36085	YES
STATEN ISLAND	NY	10312	RICHMOND	36085	YES
STATEN ISLAND	NY	10314	RICHMOND	36085	YES
STATEN ISLAND	NY	10301	RICHMOND	36085	YES
STATEN ISLAND	NY	10303	RICHMOND	36085	YES
NORTH SALEM	NY	10560	WESTCHESTER	36119	YES
RYE	NY	10580	WESTCHESTER	36119	YES
AMAWALK	NY	10501	WESTCHESTER	36119	YES
ARMONK	NY	10504	WESTCHESTER	36119	YES
SOUTH SALEM	NY	10590	WESTCHESTER	36119	YES
YONKERS	NY	10705	WESTCHESTER	36119	YES
SCARSDALE	NY	10583	WESTCHESTER	36119	YES
BEDFORD	NY	10506	WESTCHESTER	36119	YES
BEDFORD HILLS	NY	10507	WESTCHESTER	36119	YES
BUCHANAN	NY	10511	WESTCHESTER	36119	YES
CHAPPAQUA	NY	10514	WESTCHESTER	36119	YES
THORNWOOD	NY	10594	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10610	WESTCHESTER	36119	YES
EASTCHESTER	NY	10709	WESTCHESTER	36119	YES
LINCOLNDALE	NY	10540	WESTCHESTER	36119	YES
MONTROSE	NY	10548	WESTCHESTER	36119	YES
ARDSLEY	NY	10502	WESTCHESTER	36119	YES
BRIARCLIFF MANOR	NY	10510	WESTCHESTER	36119	YES
CROMPOND	NY	10517	WESTCHESTER	36119	YES
CROTON ON HUDSON	NY	10520	WESTCHESTER	36119	YES
HARRISON	NY	10528	WESTCHESTER	36119	YES
VALHALLA	NY	10595	WESTCHESTER	36119	YES
VERPLANCK	NY	10596	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10602	WESTCHESTER	36119	YES
BRONXVILLE	NY	10708	WESTCHESTER	36119	YES
MILLWOOD	NY	10546	WESTCHESTER	36119	YES
MOHEGAN LAKE	NY	10547	WESTCHESTER	36119	YES
OSSINING	NY	10562	WESTCHESTER	36119	YES
PLEASANTVILLE	NY	10570	WESTCHESTER	36119	YES
CROSS RIVER	NY	10518	WESTCHESTER	36119	YES
CROTON ON HUDSON	NY	10521	WESTCHESTER	36119	YES
DOBBS FERRY	NY	10522	WESTCHESTER	36119	YES
GRANITE SPRINGS	NY	10527	WESTCHESTER	36119	YES
PLEASANTVILLE	NY	10571	WESTCHESTER	36119	YES
WACCABUC	NY	10597	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10603	WESTCHESTER	36119	YES
YONKERS	NY	10701	WESTCHESTER	36119	YES
YONKERS	NY	10702	WESTCHESTER	36119	YES
TUCKAHOE	NY	10707	WESTCHESTER	36119	YES
YONKERS	NY	10710	WESTCHESTER	36119	YES

JEFFERSON VALLEY	NY	10535	WESTCHESTER	36119	YES
CROTON FALLS	NY	10519	WESTCHESTER	36119	YES
HARTSDALE	NY	10530	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10557	WESTCHESTER	36119	YES
YORKTOWN HEIGHTS	NY	10598	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10601	WESTCHESTER	36119	YES
NEW ROCHELLE	NY	10804	WESTCHESTER	36119	YES
NEW ROCHELLE	NY	10805	WESTCHESTER	36119	YES
HAWTHORNE	NY	10532	WESTCHESTER	36119	YES
MARYKNOLL	NY	10545	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10551	WESTCHESTER	36119	YES
PEEKSKILL	NY	10566	WESTCHESTER	36119	YES
SHRUB OAK	NY	10588	WESTCHESTER	36119	YES
ELMSFORD	NY	10523	WESTCHESTER	36119	YES
GOLDENS BRIDGE	NY	10526	WESTCHESTER	36119	YES
PLEASANTVILLE	NY	10572	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10558	WESTCHESTER	36119	YES
WEST HARRISON	NY	10604	WESTCHESTER	36119	YES
YONKERS	NY	10704	WESTCHESTER	36119	YES
NEW ROCHELLE	NY	10802	WESTCHESTER	36119	YES
MOUNT KISCO	NY	10549	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10552	WESTCHESTER	36119	YES
CORTLANDT MANOR	NY	10567	WESTCHESTER	36119	YES
PORT CHESTER	NY	10573	WESTCHESTER	36119	YES
POUND RIDGE	NY	10576	WESTCHESTER	36119	YES
PURDYS	NY	10578	WESTCHESTER	36119	YES
SOMERS	NY	10589	WESTCHESTER	36119	YES
TARRYTOWN	NY	10591	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10606	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10607	WESTCHESTER	36119	YES
HASTINGS ON HUDSON	NY	10706	WESTCHESTER	36119	YES
KATONAH	NY	10536	WESTCHESTER	36119	YES
LARCHMONT	NY	10538	WESTCHESTER	36119	YES
MAMARONECK	NY	10543	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10553	WESTCHESTER	36119	YES
PURCHASE	NY	10577	WESTCHESTER	36119	YES
SHENOROCK	NY	10587	WESTCHESTER	36119	YES
ARDSLEY ON HUDSON	NY	10503	WESTCHESTER	36119	YES
BALDWIN PLACE	NY	10505	WESTCHESTER	36119	YES
WHITE PLAINS	NY	10605	WESTCHESTER	36119	YES
YONKERS	NY	10703	WESTCHESTER	36119	YES
NEW ROCHELLE	NY	10801	WESTCHESTER	36119	YES
PELHAM	NY	10803	WESTCHESTER	36119	YES
IRVINGTON	NY	10533	WESTCHESTER	36119	YES
MOUNT VERNON	NY	10550	WESTCHESTER	36119	YES