



**Announcement 2021-11-01
FEMA Major Disaster Declaration
for Connecticut - 4629**

FEMA has issued a presidential disaster declaration for **Connecticut - 4629** designating counties as eligible for individual assistance.

Interior/Exterior 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 09/02/2021**. 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 and Jumbo	Exterior DAIR* + Condo Requirements	Exterior Dair* + Condo Requirements

Condo Requirements

Fannie Mae, Freddie Mac, Non-QM and Jumbo: 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 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 fund 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 inspections 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 Connecticut

FEMA Disaster ID: 4629

Declared: 10/30/2021

Incident Type: Remnants of Hurricane ida

Incident Period: 09/01/2021 - 09/02/2021

Counties Eligible for Individual Assistance as of 10/30/2021:		Fairfield, New London			
City	State	Zip Code	County	FIPS	Individual
STAMFORD	CT	6902	FAIRFIELD	9001	YES
FAIRFIELD	CT	6825	FAIRFIELD	9001	YES
NEW CANAAN	CT	6840	FAIRFIELD	9001	YES
NORWALK	CT	6851	FAIRFIELD	9001	YES
NORWALK	CT	6856	FAIRFIELD	9001	YES
STAMFORD	CT	6926	FAIRFIELD	9001	YES
STAMFORD	CT	6921	FAIRFIELD	9001	YES
NORWALK	CT	6858	FAIRFIELD	9001	YES
STAMFORD	CT	6927	FAIRFIELD	9001	YES
STAMFORD	CT	6925	FAIRFIELD	9001	YES
REDDING	CT	6896	FAIRFIELD	9001	YES
STAMFORD	CT	6903	FAIRFIELD	9001	YES
STRATFORD	CT	6615	FAIRFIELD	9001	YES
COS COB	CT	6807	FAIRFIELD	9001	YES
GEORGETOWN	CT	6829	FAIRFIELD	9001	YES
BOTSFORD	CT	6404	FAIRFIELD	9001	YES
STRATFORD	CT	6497	FAIRFIELD	9001	YES
SOUTHPORT	CT	6490	FAIRFIELD	9001	YES
WESTPORT	CT	6888	FAIRFIELD	9001	YES
WESTON	CT	6883	FAIRFIELD	9001	YES
SOUTHPORT	CT	6890	FAIRFIELD	9001	YES
STAMFORD	CT	6912	FAIRFIELD	9001	YES
MONROE	CT	6468	FAIRFIELD	9001	YES
SHELTON	CT	6484	FAIRFIELD	9001	YES
GREENWICH	CT	6836	FAIRFIELD	9001	YES

NORWALK	CT	6853	FAIRFIELD	9001	YES
NORWALK	CT	6857	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6673	FAIRFIELD	9001	YES
WESTPORT	CT	6881	FAIRFIELD	9001	YES
HAWLEYVILLE	CT	6440	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6605	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6610	FAIRFIELD	9001	YES
DANBURY	CT	6811	FAIRFIELD	9001	YES
GREENWICH	CT	6830	FAIRFIELD	9001	YES
NORWALK	CT	6855	FAIRFIELD	9001	YES
OLD GREENWICH	CT	6870	FAIRFIELD	9001	YES
RIDGEFIELD	CT	6877	FAIRFIELD	9001	YES
DANBURY	CT	6816	FAIRFIELD	9001	YES
STAMFORD	CT	6914	FAIRFIELD	9001	YES
STAMFORD	CT	6922	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6650	FAIRFIELD	9001	YES
WILTON	CT	6897	FAIRFIELD	9001	YES
STAMFORD	CT	6901	FAIRFIELD	9001	YES
STAMFORD	CT	6907	FAIRFIELD	9001	YES
STAMFORD	CT	6911	FAIRFIELD	9001	YES
DANBURY	CT	6810	FAIRFIELD	9001	YES
NEW FAIRFIELD	CT	6812	FAIRFIELD	9001	YES
DANBURY	CT	6813	FAIRFIELD	9001	YES
NORWALK	CT	6854	FAIRFIELD	9001	YES
DANBURY	CT	6814	FAIRFIELD	9001	YES
GREENS FARMS	CT	6436	FAIRFIELD	9001	YES
NEW CANAAN	CT	6842	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6699	FAIRFIELD	9001	YES
NORWALK	CT	6860	FAIRFIELD	9001	YES
STAMFORD	CT	6920	FAIRFIELD	9001	YES
RIVERSIDE	CT	6878	FAIRFIELD	9001	YES
STAMFORD	CT	6910	FAIRFIELD	9001	YES
STEVENSON	CT	6491	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6604	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6606	FAIRFIELD	9001	YES
TRUMBULL	CT	6611	FAIRFIELD	9001	YES
BETHEL	CT	6801	FAIRFIELD	9001	YES
FAIRFIELD	CT	6824	FAIRFIELD	9001	YES
GREENWICH	CT	6831	FAIRFIELD	9001	YES
NORWALK	CT	6852	FAIRFIELD	9001	YES
WESTPORT	CT	6889	FAIRFIELD	9001	YES
RIDGEFIELD	CT	6879	FAIRFIELD	9001	YES
GREENWICH	CT	6832	FAIRFIELD	9001	YES
STAMFORD	CT	6913	FAIRFIELD	9001	YES
FAIRFIELD	CT	6431	FAIRFIELD	9001	YES
WESTPORT	CT	6880	FAIRFIELD	9001	YES

STAMFORD	CT	6905	FAIRFIELD	9001	YES
SANDY HOOK	CT	6482	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6601	FAIRFIELD	9001	YES
STRATFORD	CT	6614	FAIRFIELD	9001	YES
DARIEN	CT	6820	FAIRFIELD	9001	YES
FAIRFIELD	CT	6828	FAIRFIELD	9001	YES
NORWALK	CT	6850	FAIRFIELD	9001	YES
FAIRFIELD	CT	6430	FAIRFIELD	9001	YES
DANBURY	CT	6817	FAIRFIELD	9001	YES
NORWALK	CT	6859	FAIRFIELD	9001	YES
FAIRFIELD	CT	6432	FAIRFIELD	9001	YES
STAMFORD	CT	6904	FAIRFIELD	9001	YES
STAMFORD	CT	6906	FAIRFIELD	9001	YES
NEWTOWN	CT	6470	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6602	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6607	FAIRFIELD	9001	YES
BRIDGEPORT	CT	6608	FAIRFIELD	9001	YES
EASTON	CT	6612	FAIRFIELD	9001	YES
SHERMAN	CT	6784	FAIRFIELD	9001	YES
BROOKFIELD	CT	6804	FAIRFIELD	9001	YES
GREENS FARMS	CT	6838	FAIRFIELD	9001	YES
REDDING CENTER	CT	6875	FAIRFIELD	9001	YES
REDDING RIDGE	CT	6876	FAIRFIELD	9001	YES
STAMFORD	CT	6928	FAIRFIELD	9001	YES
LEBANON	CT	6249	NEW LONDON	9011	YES
VERSAILLES	CT	6383	NEW LONDON	9011	YES
NORWICH	CT	6360	NEW LONDON	9011	YES
PRESTON	CT	6365	NEW LONDON	9011	YES
OAKDALE	CT	6370	NEW LONDON	9011	YES
COLCHESTER	CT	6415	NEW LONDON	9011	YES
LEDYARD	CT	6339	NEW LONDON	9011	YES
STONINGTON	CT	6378	NEW LONDON	9011	YES
WEST MYSTIC	CT	6388	NEW LONDON	9011	YES
BALTIC	CT	6330	NEW LONDON	9011	YES
EAST LYME	CT	6333	NEW LONDON	9011	YES
GILMAN	CT	6336	NEW LONDON	9011	YES
MASHANTUCKET	CT	6338	NEW LONDON	9011	YES
NIANTIC	CT	6357	NEW LONDON	9011	YES
NORTH STONINGTON	CT	6359	NEW LONDON	9011	YES
QUAKER HILL	CT	6375	NEW LONDON	9011	YES
JEWETT CITY	CT	6351	NEW LONDON	9011	YES
SOUTH LYME	CT	6376	NEW LONDON	9011	YES
PAWCATUCK	CT	6379	NEW LONDON	9011	YES
UNCASVILLE	CT	6382	NEW LONDON	9011	YES
WATERFORD	CT	6385	NEW LONDON	9011	YES
GLASGO	CT	6337	NEW LONDON	9011	YES
HADLYME	CT	6439	NEW LONDON	9011	YES

NORTH WESTCHESTER	CT	6474	NEW LONDON	9011	YES
GROTON	CT	6349	NEW LONDON	9011	YES
MONTVILLE	CT	6353	NEW LONDON	9011	YES
OLD LYME	CT	6371	NEW LONDON	9011	YES
VOLUNTOWN	CT	6384	NEW LONDON	9011	YES
GROTON	CT	6340	NEW LONDON	9011	YES
MYSTIC	CT	6355	NEW LONDON	9011	YES
OLD MYSTIC	CT	6372	NEW LONDON	9011	YES
YANTIC	CT	6389	NEW LONDON	9011	YES
WATERFORD	CT	6386	NEW LONDON	9011	YES
NORTH FRANKLIN	CT	6254	NEW LONDON	9011	YES
NEW LONDON	CT	6320	NEW LONDON	9011	YES
TAFTVILLE	CT	6380	NEW LONDON	9011	YES
SALEM	CT	6420	NEW LONDON	9011	YES
GALES FERRY	CT	6335	NEW LONDON	9011	YES
HANOVER	CT	6350	NEW LONDON	9011	YES
BOZRAH	CT	6334	NEW LONDON	9011	YES