



**Announcement 2018-09-18
FEMA Major Disaster Declaration
for South Carolina – 4394**

FEMA has issued a new presidential disaster declaration for South Carolina - 4393 designating counties as eligible for public assistance.

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 date of *September 7, 2018 and continuing*. 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.

We thank you for your continued business.

If you have any questions, contact your Relationship Manager at 888-850-0259 Option 1 or your Account Executive.



FEMA Major Disaster Declaration for South Carolina

FEMA Disaster ID: 4394

Declared: 09/16/2018

Incident Type: Hurricane Florence

Incident Period: 09/07/2018 and continuing

Counties Eligible for Public Assistance as of (09/16/18) Berkley, Charleston, Dorchester, Georgetown, Horry, Marion, Orangeburg, Williamsburg

City	State	Zip Code	County	FIPS	Individual	Public
HANAHAN	SC	29410	BERKELEY	45015	NO	YES
PINEVILLE	SC	29468	BERKELEY	45015	NO	YES
GOOSE CREEK	SC	29445	BERKELEY	45015	NO	YES
BETHERA	SC	29430	BERKELEY	45015	NO	YES
HUGER	SC	29450	BERKELEY	45015	NO	YES
PINOPOLIS	SC	29469	BERKELEY	45015	NO	YES
SUMMERVILLE	SC	29486	BERKELEY	45015	NO	YES
CORDESVILLE	SC	29434	BERKELEY	45015	NO	YES
MONCKS CORNER	SC	29461	BERKELEY	45015	NO	YES
SAINT STEPHEN	SC	29479	BERKELEY	45015	NO	YES
RUSSELLVILLE	SC	29476	BERKELEY	45015	NO	YES
CHARLESTON	SC	29492	BERKELEY	45015	NO	YES
BONNEAU	SC	29431	BERKELEY	45015	NO	YES
JAMESTOWN	SC	29453	BERKELEY	45015	NO	YES
CROSS	SC	29436	BERKELEY	45015	NO	YES
CHARLESTON	SC	29414	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29425	CHARLESTON	45019	NO	YES
ISLE OF PALMS	SC	29451	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29466	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29407	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29423	CHARLESTON	45019	NO	YES
ADAMS RUN	SC	29426	CHARLESTON	45019	NO	YES
EDISTO ISLAND	SC	29438	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29464	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29402	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29405	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29412	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29417	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29419	CHARLESTON	45019	NO	YES
HOLLYWOOD	SC	29449	CHARLESTON	45019	NO	YES
JOHNS ISLAND	SC	29457	CHARLESTON	45019	NO	YES
RAVENEL	SC	29470	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29401	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29413	CHARLESTON	45019	NO	YES
CHARLESTON AFB	SC	29404	CHARLESTON	45019	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public
CHARLESTON	SC	29416	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29422	CHARLESTON	45019	NO	YES
FOLLY BEACH	SC	29439	CHARLESTON	45019	NO	YES
MC CLELLANVILLE	SC	29458	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29403	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29415	CHARLESTON	45019	NO	YES
MOUNT PLEASANT	SC	29465	CHARLESTON	45019	NO	YES
SULLIVANS ISLAND	SC	29482	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29409	CHARLESTON	45019	NO	YES
AWENDAW	SC	29429	CHARLESTON	45019	NO	YES
JOHNS ISLAND	SC	29455	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29406	CHARLESTON	45019	NO	YES
WADMALAW ISLAND	SC	29487	CHARLESTON	45019	NO	YES
CHARLESTON	SC	29424	CHARLESTON	45019	NO	YES
NORTH CHARLESTON	SC	29418	CHARLESTON	45019	NO	YES
REEVESVILLE	SC	29471	DORCHESTER	45035	NO	YES
SUMMERSVILLE	SC	29483	DORCHESTER	45035	NO	YES
SUMMERSVILLE	SC	29485	DORCHESTER	45035	NO	YES
DORCHESTER	SC	29437	DORCHESTER	45035	NO	YES
LADSON	SC	29456	DORCHESTER	45035	NO	YES
SAINT GEORGE	SC	29477	DORCHESTER	45035	NO	YES
GROVER	SC	29447	DORCHESTER	45035	NO	YES
HARLEYVILLE	SC	29448	DORCHESTER	45035	NO	YES
RIDGEVILLE	SC	29472	DORCHESTER	45035	NO	YES
NORTH CHARLESTON	SC	29420	DORCHESTER	45035	NO	YES
SUMMERSVILLE	SC	29484	DORCHESTER	45035	NO	YES
ANDREWS	SC	29510	GEORGETOWN	45043	NO	YES
GEORGETOWN	SC	29440	GEORGETOWN	45043	NO	YES
PAWLEYS ISLAND	SC	29585	GEORGETOWN	45043	NO	YES
HEMINGWAY	SC	29554	GEORGETOWN	45043	NO	YES
GEORGETOWN	SC	29442	GEORGETOWN	45043	NO	YES
MYRTLE BEACH	SC	29579	HORRY	45051	NO	YES
LORIS	SC	29569	HORRY	45051	NO	YES
CONWAY	SC	29527	HORRY	45051	NO	YES
CONWAY	SC	29528	HORRY	45051	NO	YES
LITTLE RIVER	SC	29566	HORRY	45051	NO	YES
MURRELLS INLET	SC	29576	HORRY	45051	NO	YES
GREEN SEA	SC	29545	HORRY	45051	NO	YES
NORTH MYRTLE BEACH	SC	29597	HORRY	45051	NO	YES
NORTH MYRTLE BEACH	SC	29598	HORRY	45051	NO	YES
CONWAY	SC	29526	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29578	HORRY	45051	NO	YES
NICHOLS	SC	29581	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29588	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29572	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29575	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29587	HORRY	45051	NO	YES
LONGS	SC	29568	HORRY	45051	NO	YES
MYRTLE BEACH	SC	29577	HORRY	45051	NO	YES
AYNOR	SC	29511	HORRY	45051	NO	YES
GALIVANTS FERRY	SC	29544	HORRY	45051	NO	YES



City	State	Zip Code	County	FIPS	Individual	Public
NORTH MYRTLE BEACH	SC	29582	HORRY	45051	NO	YES
CENTENARY	SC	29519	MARION	45067	NO	YES
MULLINS	SC	29574	MARION	45067	NO	YES
RAINS	SC	29589	MARION	45067	NO	YES
MARION	SC	29571	MARION	45067	NO	YES
GRESHAM	SC	29546	MARION	45067	NO	YES
ORANGEBURG	SC	29115	ORANGEBURG	45075	NO	YES
NEESES	SC	29107	ORANGEBURG	45075	NO	YES
ORANGEBURG	SC	29116	ORANGEBURG	45075	NO	YES
SPRINGFIELD	SC	29146	ORANGEBURG	45075	NO	YES
VANCE	SC	29163	ORANGEBURG	45075	NO	YES
COPE	SC	29038	ORANGEBURG	45075	NO	YES
EUTAWVILLE	SC	29048	ORANGEBURG	45075	NO	YES
ORANGEBURG	SC	29118	ORANGEBURG	45075	NO	YES
NORWAY	SC	29113	ORANGEBURG	45075	NO	YES
ORANGEBURG	SC	29117	ORANGEBURG	45075	NO	YES
BRANCHVILLE	SC	29432	ORANGEBURG	45075	NO	YES
NORTH	SC	29112	ORANGEBURG	45075	NO	YES
ROWESVILLE	SC	29133	ORANGEBURG	45075	NO	YES
SANTEE	SC	29142	ORANGEBURG	45075	NO	YES
CORDOVA	SC	29039	ORANGEBURG	45075	NO	YES
HOLLY HILL	SC	29059	ORANGEBURG	45075	NO	YES
BOWMAN	SC	29018	ORANGEBURG	45075	NO	YES
ELLOREE	SC	29047	ORANGEBURG	45075	NO	YES
CADES	SC	29518	WILLIAMSBURG	45089	NO	YES
KINGSTREE	SC	29556	WILLIAMSBURG	45089	NO	YES
GREELEYVILLE	SC	29056	WILLIAMSBURG	45089	NO	YES
SALTERS	SC	29590	WILLIAMSBURG	45089	NO	YES
NESMITH	SC	29580	WILLIAMSBURG	45089	NO	YES
LANE	SC	29564	WILLIAMSBURG	45089	NO	YES