



**Announcement 2018-09-25
FEMA Major Disaster Declaration
Update for North Carolina – 4393**

FEMA has issued a new presidential disaster declaration for North Carolina - 4393 designating counties as eligible for individual and public assistance. **Effective September 25, 2018, nine additional counties have been added to the North Carolina FEMA disaster declaration for individual and public assistance and are: Hoke, Hyde, Johnston, Lee, Moore, Pitt, Richmond, Scotland and Wilson.**

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 North Carolina

FEMA Disaster ID: 4393

Declared: 9/14/2018 **Updated 9/25/2018**

Incident Type: Hurricane Florence

Incident Period: **09/07/2018 and continuing**

Counties Eligible for Individual and Public Assistance as of 09/14/218
 Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Harnett, Jones, Lenoir, New Hanover, Onslow, Pamlico, Pender, Robeson, Sampson, Wayne

Counties Eligible for Individual and Public Assistance as of 09/25/218
 Hoke, Hyde, Johnston, Lee, Moore, Pitt, Richmond, Scotland, Wilson

City	State	Zip Code	County	FIPS	Individual	Public
BLOUNTS CREEK	NC	27814	BEAUFORT	37013	YES	YES
AURORA	NC	27806	BEAUFORT	37013	YES	YES
PINETOWN	NC	27865	BEAUFORT	37013	YES	YES
BELHAVEN	NC	27810	BEAUFORT	37013	YES	YES
WASHINGTON	NC	27889	BEAUFORT	37013	YES	YES
EDWARD	NC	27821	BEAUFORT	37013	YES	YES
PANTEGO	NC	27860	BEAUFORT	37013	YES	YES
BATH	NC	27808	BEAUFORT	37013	YES	YES
CHOCOWINITY	NC	27817	BEAUFORT	37013	YES	YES
DUBLIN	NC	28332	BLADEN	37017	YES	YES
WHITE OAK	NC	28399	BLADEN	37017	YES	YES
CLARKTON	NC	28433	BLADEN	37017	YES	YES
BLADENBORO	NC	28320	BLADEN	37017	YES	YES
KELLY	NC	28448	BLADEN	37017	YES	YES
ELIZABETHTOWN	NC	28337	BLADEN	37017	YES	YES
TAR HEEL	NC	28392	BLADEN	37017	YES	YES
HARRELLS	NC	28444	BLADEN	37017	YES	YES
COUNCIL	NC	28434	BLADEN	37017	YES	YES
LONGWOOD	NC	28452	BRUNSWICK	37019	YES	YES
ASH	NC	28420	BRUNSWICK	37019	YES	YES
WINNABOW	NC	28479	BRUNSWICK	37019	YES	YES
CALABASH	NC	28467	BRUNSWICK	37019	YES	YES
SUPPLY	NC	28462	BRUNSWICK	37019	YES	YES
SUNSET BEACH	NC	28468	BRUNSWICK	37019	YES	YES
SOUTHPORT	NC	28461	BRUNSWICK	37019	YES	YES
LELAND	NC	28451	BRUNSWICK	37019	YES	YES
BOLIVIA	NC	28422	BRUNSWICK	37019	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
SHALLOTTE	NC	28459	BRUNSWICK	37019	YES	YES
OCEAN ISLE BEACH	NC	28469	BRUNSWICK	37019	YES	YES
OAK ISLAND	NC	28465	BRUNSWICK	37019	YES	YES
SHALLOTTE	NC	28470	BRUNSWICK	37019	YES	YES
NEWPORT	NC	28570	CARTERET	37031	YES	YES
SMYRNA	NC	28579	CARTERET	37031	YES	YES
SWANSBORO	NC	28584	CARTERET	37031	YES	YES
STACY	NC	28581	CARTERET	37031	YES	YES
BEAUFORT	NC	28516	CARTERET	37031	YES	YES
HARKERS ISLAND	NC	28531	CARTERET	37031	YES	YES
WILLISTON	NC	28589	CARTERET	37031	YES	YES
SEALEVEL	NC	28577	CARTERET	37031	YES	YES
MARSHALLBERG	NC	28553	CARTERET	37031	YES	YES
CEDAR ISLAND	NC	28520	CARTERET	37031	YES	YES
ATLANTIC BEACH	NC	28512	CARTERET	37031	YES	YES
SALTER PATH	NC	28575	CARTERET	37031	YES	YES
DAVIS	NC	28524	CARTERET	37031	YES	YES
ATLANTIC	NC	28511	CARTERET	37031	YES	YES
EMERALD ISLE	NC	28594	CARTERET	37031	YES	YES
MOREHEAD CITY	NC	28557	CARTERET	37031	YES	YES
GLOUCESTER	NC	28528	CARTERET	37031	YES	YES
LAKE WACCAMAW	NC	28450	COLUMBUS	37047	YES	YES
DELCO	NC	28436	COLUMBUS	37047	YES	YES
BOLTON	NC	28423	COLUMBUS	37047	YES	YES
HALLSBORO	NC	28442	COLUMBUS	37047	YES	YES
CERRO GORDO	NC	28430	COLUMBUS	37047	YES	YES
WHITEVILLE	NC	28472	COLUMBUS	37047	YES	YES
FAIR BLUFF	NC	28439	COLUMBUS	37047	YES	YES
CHADBOURN	NC	28431	COLUMBUS	37047	YES	YES
CLARENDON	NC	28432	COLUMBUS	37047	YES	YES
BRUNSWICK	NC	28424	COLUMBUS	37047	YES	YES
TABOR CITY	NC	28463	COLUMBUS	37047	YES	YES
RIEGELWOOD	NC	28456	COLUMBUS	37047	YES	YES
EVERGREEN	NC	28438	COLUMBUS	37047	YES	YES
NAKINA	NC	28455	COLUMBUS	37047	YES	YES
DOVER	NC	28526	CRAVEN	37049	YES	YES
VANCEBORO	NC	28586	CRAVEN	37049	YES	YES
NEW BERN	NC	28561	CRAVEN	37049	YES	YES
NEW BERN	NC	28564	CRAVEN	37049	YES	YES
NEW BERN	NC	28562	CRAVEN	37049	YES	YES
NEW BERN	NC	28560	CRAVEN	37049	YES	YES
CHERRY POINT	NC	28533	CRAVEN	37049	YES	YES
BRIDGETON	NC	28519	CRAVEN	37049	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
HAVELOCK	NC	28532	CRAVEN	37049	YES	YES
COVE CITY	NC	28523	CRAVEN	37049	YES	YES
ERNUL	NC	28527	CRAVEN	37049	YES	YES
NEW BERN	NC	28563	CRAVEN	37049	YES	YES
HOPE MILLS	NC	28348	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28304	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28302	CUMBERLAND	37051	YES	YES
POPE ARMY AIRFIELD	NC	28308	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28309	CUMBERLAND	37051	YES	YES
LINDEN	NC	28356	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28311	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28305	CUMBERLAND	37051	YES	YES
CUMBERLAND	NC	28331	CUMBERLAND	37051	YES	YES
FALCON	NC	28342	CUMBERLAND	37051	YES	YES
FORT BRAGG	NC	28307	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28312	CUMBERLAND	37051	YES	YES
WADE	NC	28395	CUMBERLAND	37051	YES	YES
FORT BRAGG	NC	28310	CUMBERLAND	37051	YES	YES
STEDMAN	NC	28391	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28301	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28303	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28306	CUMBERLAND	37051	YES	YES
FAYETTEVILLE	NC	28314	CUMBERLAND	37051	YES	YES
MAGNOLIA	NC	28453	DUPLIN	37061	YES	YES
BEULAVILLE	NC	28518	DUPLIN	37061	YES	YES
CHINQUAPIN	NC	28521	DUPLIN	37061	YES	YES
TEACHEY	NC	28464	DUPLIN	37061	YES	YES
ROSE HILL	NC	28458	DUPLIN	37061	YES	YES
WARSAW	NC	28398	DUPLIN	37061	YES	YES
KENANSVILLE	NC	28349	DUPLIN	37061	YES	YES
ALBERTSON	NC	28508	DUPLIN	37061	YES	YES
CALYPSO	NC	28325	DUPLIN	37061	YES	YES
PINK HILL	NC	28572	DUPLIN	37061	YES	YES
WALLACE	NC	28466	DUPLIN	37061	YES	YES
KIPLING	NC	27543	HARNETT	37085	YES	YES
LILLINGTON	NC	27546	HARNETT	37085	YES	YES
COATS	NC	27521	HARNETT	37085	YES	YES
ANGIER	NC	27501	HARNETT	37085	YES	YES
DUNN	NC	28335	HARNETT	37085	YES	YES
MAMERS	NC	27552	HARNETT	37085	YES	YES
BUIES CREEK	NC	27506	HARNETT	37085	YES	YES
OLIVIA	NC	28368	HARNETT	37085	YES	YES
DUNN	NC	28334	HARNETT	37085	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
BROADWAY	NC	27505	HARNETT	37085	YES	YES
SPRING LAKE	NC	28390	HARNETT	37085	YES	YES
BUNNLEVEL	NC	28323	HARNETT	37085	YES	YES
CAMERON	NC	28326	HARNETT	37085	YES	YES
ERWIN	NC	28339	HARNETT	37085	YES	YES
RAEFORD	NC	28376	HOKE	37093	YES	YES
MCCAIN	NC	28361	HOKE	37093	YES	YES
OCRACOKE	NC	27960	HYDE	37095	YES	YES
FAIRFIELD	NC	27826	HYDE	37095	YES	YES
ENGELHARD	NC	27824	HYDE	37095	YES	YES
SCRANTON	NC	27875	HYDE	37095	YES	YES
SWANQUARTER	NC	27885	HYDE	37095	YES	YES
PRINCETON	NC	27569	JOHNSTON	37101	YES	YES
CLAYTON	NC	27520	JOHNSTON	37101	YES	YES
SMITHFIELD	NC	27577	JOHNSTON	37101	YES	YES
WILSONS MILLS	NC	27593	JOHNSTON	37101	YES	YES
FOUR OAKS	NC	27524	JOHNSTON	37101	YES	YES
CLAYTON	NC	27528	JOHNSTON	37101	YES	YES
KENLY	NC	27542	JOHNSTON	37101	YES	YES
MICRO	NC	27555	JOHNSTON	37101	YES	YES
PINE LEVEL	NC	27568	JOHNSTON	37101	YES	YES
BENSON	NC	27504	JOHNSTON	37101	YES	YES
SELMA	NC	27576	JOHNSTON	37101	YES	YES
CLAYTON	NC	27527	JOHNSTON	37101	YES	YES
POLLOCKSVILLE	NC	28573	JONES	37103	YES	YES
TRENTON	NC	28585	JONES	37103	YES	YES
COMFORT	NC	28522	JONES	37103	YES	YES
LEMON SPRINGS	NC	28355	LEE	37105	YES	YES
SANFORD	NC	27330	LEE	37105	YES	YES
CUMNOCK	NC	27237	LEE	37105	YES	YES
SANFORD	NC	27332	LEE	37105	YES	YES
SANFORD	NC	27331	LEE	37105	YES	YES
LA GRANGE	NC	28551	LENOIR	37107	YES	YES
KINSTON	NC	28502	LENOIR	37107	YES	YES
DEEP RUN	NC	28525	LENOIR	37107	YES	YES
KINSTON	NC	28501	LENOIR	37107	YES	YES
KINSTON	NC	28504	LENOIR	37107	YES	YES
KINSTON	NC	28503	LENOIR	37107	YES	YES
PINEHURST	NC	28374	MOORE	37125	YES	YES
PINEBLUFF	NC	28373	MOORE	37125	YES	YES
JACKSON SPRINGS	NC	27281	MOORE	37125	YES	YES
HIGHFALLS	NC	27259	MOORE	37125	YES	YES
WEST END	NC	27376	MOORE	37125	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
SOUTHERN PINES	NC	28387	MOORE	37125	YES	YES
CARTHAGE	NC	28327	MOORE	37125	YES	YES
LAKEVIEW	NC	28350	MOORE	37125	YES	YES
SOUTHERN PINES	NC	28388	MOORE	37125	YES	YES
EAGLE SPRINGS	NC	27242	MOORE	37125	YES	YES
ROBBINS	NC	27325	MOORE	37125	YES	YES
PINEHURST	NC	28370	MOORE	37125	YES	YES
VASS	NC	28394	MOORE	37125	YES	YES
ABERDEEN	NC	28315	MOORE	37125	YES	YES
WILMINGTON	NC	28405	NEW HANOVER	37129	YES	YES
WRIGHTSVILLE BEACH	NC	28480	NEW HANOVER	37129	YES	YES
WILMINGTON	NC	28411	NEW HANOVER	37129	YES	YES
WILMINGTON	NC	28406	NEW HANOVER	37129	YES	YES
WILMINGTON	NC	28412	NEW HANOVER	37129	YES	YES
CAROLINA BEACH	NC	28428	NEW HANOVER	37129	YES	YES
WILMINGTON	NC	28410	NEW HANOVER	37129	YES	YES
CAMP LEJEUNE	NC	28547	ONSLOW	37133	YES	YES
JACKSONVILLE	NC	28540	ONSLOW	37133	YES	YES
CAMP LEJEUNE	NC	28542	ONSLOW	37133	YES	YES
MIDWAY PARK	NC	28544	ONSLOW	37133	YES	YES
MAYSVILLE	NC	28555	ONSLOW	37133	YES	YES
JACKSONVILLE	NC	28546	ONSLOW	37133	YES	YES
TARAWA TERRACE	NC	28543	ONSLOW	37133	YES	YES
HOLLY RIDGE	NC	28445	ONSLOW	37133	YES	YES
SNEADS FERRY	NC	28460	ONSLOW	37133	YES	YES
STELLA	NC	28582	ONSLOW	37133	YES	YES
MCCUTCHEON FIELD	NC	28545	ONSLOW	37133	YES	YES
JACKSONVILLE	NC	28541	ONSLOW	37133	YES	YES
HUBERT	NC	28539	ONSLOW	37133	YES	YES
RICHLANDS	NC	28574	ONSLOW	37133	YES	YES
ARAPAHOE	NC	28510	PAMLICO	37137	YES	YES
VANDEMERE	NC	28587	PAMLICO	37137	YES	YES
MERRITT	NC	28556	PAMLICO	37137	YES	YES
LOWLAND	NC	28552	PAMLICO	37137	YES	YES
GRANTSBORO	NC	28529	PAMLICO	37137	YES	YES
ORIENTAL	NC	28571	PAMLICO	37137	YES	YES
HOBUCKEN	NC	28537	PAMLICO	37137	YES	YES
STONEWALL	NC	28583	PAMLICO	37137	YES	YES
BAYBORO	NC	28515	PAMLICO	37137	YES	YES
ALLIANCE	NC	28509	PAMLICO	37137	YES	YES
BURGAW	NC	28425	PENDER	37141	YES	YES
HAMPSTEAD	NC	28443	PENDER	37141	YES	YES
MAPLE HILL	NC	28454	PENDER	37141	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
WILLARD	NC	28478	PENDER	37141	YES	YES
CURRIE	NC	28435	PENDER	37141	YES	YES
ROCKY POINT	NC	28457	PENDER	37141	YES	YES
ATKINSON	NC	28421	PENDER	37141	YES	YES
HOBUCKEN	NC	28537	PAMLICO	37137	YES	YES
STONEWALL	NC	28583	PAMLICO	37137	YES	YES
ATKINSON	NC	28421	PENDER	37141	YES	YES
WILLARD	NC	28478	PENDER	37141	YES	YES
MAPLE HILL	NC	28454	PENDER	37141	YES	YES
HAMPSTEAD	NC	28443	PENDER	37141	YES	YES
CURRIE	NC	28435	PENDER	37141	YES	YES
BURGAW	NC	28425	PENDER	37141	YES	YES
ROCKY POINT	NC	28457	PENDER	37141	YES	YES
AYDEN	NC	28513	PITT	37147	YES	YES
GREENVILLE	NC	27858	PITT	37147	YES	YES
GREENVILLE	NC	27833	PITT	37147	YES	YES
GRIFTON	NC	28530	PITT	37147	YES	YES
GREENVILLE	NC	27836	PITT	37147	YES	YES
FARMVILLE	NC	27828	PITT	37147	YES	YES
WINTERVILLE	NC	28590	PITT	37147	YES	YES
GRIMESLAND	NC	27837	PITT	37147	YES	YES
GREENVILLE	NC	27835	PITT	37147	YES	YES
FALKLAND	NC	27827	PITT	37147	YES	YES
GREENVILLE	NC	27834	PITT	37147	YES	YES
SIMPSON	NC	27879	PITT	37147	YES	YES
BETHEL	NC	27812	PITT	37147	YES	YES
BELLARTHUR	NC	27811	PITT	37147	YES	YES
STOKES	NC	27884	PITT	37147	YES	YES
ROCKINGHAM	NC	28380	RICHMOND	37153	YES	YES
ROCKINGHAM	NC	28379	RICHMOND	37153	YES	YES
HAMLET	NC	28345	RICHMOND	37153	YES	YES
MOUNT GILEAD	NC	27306	RICHMOND	37153	YES	YES
NORMAN	NC	28367	RICHMOND	37153	YES	YES
ELLERBE	NC	28338	RICHMOND	37153	YES	YES
CORDOVA	NC	28330	RICHMOND	37153	YES	YES
HOFFMAN	NC	28347	RICHMOND	37153	YES	YES
REX	NC	28378	ROBESON	37155	YES	YES
ROWLAND	NC	28383	ROBESON	37155	YES	YES
LUMBERTON	NC	28359	ROBESON	37155	YES	YES
LUMBERTON	NC	28360	ROBESON	37155	YES	YES
PARKTON	NC	28371	ROBESON	37155	YES	YES
MAXTON	NC	28364	ROBESON	37155	YES	YES
PEMBROKE	NC	28372	ROBESON	37155	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
RED SPRINGS	NC	28377	ROBESON	37155	YES	YES
MARIETTA	NC	28362	ROBESON	37155	YES	YES
PROCTORVILLE	NC	28375	ROBESON	37155	YES	YES
BARNESVILLE	NC	28319	ROBESON	37155	YES	YES
ORRUM	NC	28369	ROBESON	37155	YES	YES
SAINT PAULS	NC	28384	ROBESON	37155	YES	YES
FAIRMONT	NC	28340	ROBESON	37155	YES	YES
LUMBERTON	NC	28358	ROBESON	37155	YES	YES
SHANNON	NC	28386	ROBESON	37155	YES	YES
LUMBER BRIDGE	NC	28357	ROBESON	37155	YES	YES
FAISON	NC	28341	SAMPSON	37163	YES	YES
GODWIN	NC	28344	SAMPSON	37163	YES	YES
IVANHOE	NC	28447	SAMPSON	37163	YES	YES
INGOLD	NC	28446	SAMPSON	37163	YES	YES
ROSEBORO	NC	28382	SAMPSON	37163	YES	YES
AUTRYVILLE	NC	28318	SAMPSON	37163	YES	YES
CLINTON	NC	28329	SAMPSON	37163	YES	YES
NEWTON GROVE	NC	28366	SAMPSON	37163	YES	YES
SALEMBURG	NC	28385	SAMPSON	37163	YES	YES
TURKEY	NC	28393	SAMPSON	37163	YES	YES
CLINTON	NC	28328	SAMPSON	37163	YES	YES
GARLAND	NC	28441	SAMPSON	37163	YES	YES
WAGRAM	NC	28396	SCOTLAND	37165	YES	YES
LAUREL HILL	NC	28351	SCOTLAND	37165	YES	YES
LAURINBURG	NC	28352	SCOTLAND	37165	YES	YES
GIBSON	NC	28343	SCOTLAND	37165	YES	YES
LAURINBURG	NC	28353	SCOTLAND	37165	YES	YES
MARSTON	NC	28363	SCOTLAND	37165	YES	YES
GOLDSBORO	NC	27533	WAYNE	37191	YES	YES
FREMONT	NC	27830	WAYNE	37191	YES	YES
GOLDSBORO	NC	27532	WAYNE	37191	YES	YES
PIKEVILLE	NC	27863	WAYNE	37191	YES	YES
GOLDSBORO	NC	27531	WAYNE	37191	YES	YES
GOLDSBORO	NC	27534	WAYNE	37191	YES	YES
MOUNT OLIVE	NC	28365	WAYNE	37191	YES	YES
SEVEN SPRINGS	NC	28578	WAYNE	37191	YES	YES
GOLDSBORO	NC	27530	WAYNE	37191	YES	YES
DUDLEY	NC	28333	WAYNE	37191	YES	YES
SARATOGA	NC	27873	WILSON	37195	YES	YES
WILSON	NC	27895	WILSON	37195	YES	YES
FOUNTAIN	NC	27829	WILSON	37195	YES	YES
BLACK CREEK	NC	27813	WILSON	37195	YES	YES
WILSON	NC	27894	WILSON	37195	YES	YES



City	State	Zip Code	County	FIPS	Individual	Public
WALSTONBURG	NC	27888	WILSON	37195	YES	YES
LUCAMA	NC	27851	WILSON	37195	YES	YES
STANTONSBURG	NC	27883	WILSON	37195	YES	YES
MACCLESFIELD	NC	27852	WILSON	37195	YES	YES
WILSON	NC	27893	WILSON	37195	YES	YES
ELM CITY	NC	27822	WILSON	37195	YES	YES
WILSON	NC	27896	WILSON	37195	YES	YES
SIMS	NC	27880	WILSON	37195	YES	YES