



**Announcement 2022-11-23  
FEMA Major Disaster Declaration  
for South Carolina - 4677**

FEMA has issued a presidential disaster declaration for **South Carolina - 4677** 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 09/25/2022 to the incident end date of 10/04/2022**. 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
<b>Conventional w/Appraisal Waiver on AUS</b>	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
<b>Conventional with Appraisal</b>	Exterior DAIR* + Condo Requirements	Exterior DAIR* + Condo Requirements
<b>FHA Full Doc</b>	1040D Appraisal with interior/exterior photos*	Post-Closing/Pre-Endorsement: 1004D Appraisal with exterior photos
<b>FHA Streamline</b>	No Action Needed	No Action Needed
<b>VA Full Doc</b>	Exterior DAIR*	Exterior DAIR*
<b>VA IRRRL</b>	Exterior DAIR*	Exterior DAIR*
<b>Non-QM and Jumbo</b>	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 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 South Carolina**

**FEMA Disaster ID: 4677**

**Declared: 11/21/2022**

**Incident Type: Hurricane Ian**

**Incident Period: 09/25/2022 - 10/04/2022**

Counties Eligible for Individual Assistance as of 11/21/2022:		Charleston, Georgetown, Horry			
City	State	Zip Code	County	FIPS	Individual
MC CLELLANVILLE	SC	29458	CHARLESTON	45019	YES
MOUNT PLEASANT	SC	29466	CHARLESTON	45019	YES
JOHNS ISLAND	SC	29455	CHARLESTON	45019	YES
WADMALAW ISLAND	SC	29487	CHARLESTON	45019	YES
CHARLESTON	SC	29401	CHARLESTON	45019	YES
CHARLESTON	SC	29423	CHARLESTON	45019	YES
HOLLYWOOD	SC	29449	CHARLESTON	45019	YES
SULLIVANS ISLAND	SC	29482	CHARLESTON	45019	YES
CHARLESTON	SC	29406	CHARLESTON	45019	YES
CHARLESTON	SC	29409	CHARLESTON	45019	YES
CHARLESTON	SC	29416	CHARLESTON	45019	YES
EDISTO ISLAND	SC	29438	CHARLESTON	45019	YES
MOUNT PLEASANT	SC	29465	CHARLESTON	45019	YES
CHARLESTON	SC	29402	CHARLESTON	45019	YES
CHARLESTON AFB	SC	29404	CHARLESTON	45019	YES
NORTH CHARLESTON	SC	29415	CHARLESTON	45019	YES
NORTH CHARLESTON	SC	29419	CHARLESTON	45019	YES
RAVENEL	SC	29470	CHARLESTON	45019	YES
NORTH CHARLESTON	SC	29405	CHARLESTON	45019	YES
CHARLESTON	SC	29412	CHARLESTON	45019	YES
CHARLESTON	SC	29413	CHARLESTON	45019	YES
AWENDAW	SC	29429	CHARLESTON	45019	YES
ISLE OF PALMS	SC	29451	CHARLESTON	45019	YES
JOHNS ISLAND	SC	29457	CHARLESTON	45019	YES
CHARLESTON	SC	29403	CHARLESTON	45019	YES
CHARLESTON	SC	29414	CHARLESTON	45019	YES

CHARLESTON	SC	29424	CHARLESTON	45019	YES
CHARLESTON	SC	29407	CHARLESTON	45019	YES
CHARLESTON	SC	29425	CHARLESTON	45019	YES
ADAMS RUN	SC	29426	CHARLESTON	45019	YES
FOLLY BEACH	SC	29439	CHARLESTON	45019	YES
MOUNT PLEASANT	SC	29464	CHARLESTON	45019	YES
LADSON	SC	29456	CHARLESTON	45019	YES
CHARLESTON	SC	29422	CHARLESTON	45019	YES
NORTH CHARLESTON	SC	29418	CHARLESTON	45019	YES
CHARLESTON	SC	29417	CHARLESTON	45019	YES
PAWLEYS ISLAND	SC	29585	GEORGETOWN	45043	YES
ANDREWS	SC	29510	GEORGETOWN	45043	YES
HEMINGWAY	SC	29554	GEORGETOWN	45043	YES
GEORGETOWN	SC	29442	GEORGETOWN	45043	YES
GEORGETOWN	SC	29440	GEORGETOWN	45043	YES
MYRTLE BEACH	SC	29577	HORRY	45051	YES
MYRTLE BEACH	SC	29588	HORRY	45051	YES
NORTH MYRTLE BEACH	SC	29597	HORRY	45051	YES
MYRTLE BEACH	SC	29572	HORRY	45051	YES
GREEN SEA	SC	29545	HORRY	45051	YES
NICHOLS	SC	29581	HORRY	45051	YES
NORTH MYRTLE BEACH	SC	29598	HORRY	45051	YES
CONWAY	SC	29527	HORRY	45051	YES
MYRTLE BEACH	SC	29575	HORRY	45051	YES
MURRELLS INLET	SC	29576	HORRY	45051	YES
CONWAY	SC	29526	HORRY	45051	YES
MYRTLE BEACH	SC	29578	HORRY	45051	YES
GALIVANTS FERRY	SC	29544	HORRY	45051	YES
LONGS	SC	29568	HORRY	45051	YES
LORIS	SC	29569	HORRY	45051	YES
AYNOR	SC	29511	HORRY	45051	YES
MYRTLE BEACH	SC	29579	HORRY	45051	YES
CONWAY	SC	29528	HORRY	45051	YES
NORTH MYRTLE BEACH	SC	29582	HORRY	45051	YES
MYRTLE BEACH	SC	29587	HORRY	45051	YES
LITTLE RIVER	SC	29566	HORRY	45051	YES