



**Announcement 2020-05-04
FEMA Major Disaster Declaration
for South Carolina - 4542**

FEMA has issued a presidential disaster declaration for **South Carolina - 4542** 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 **04/12/2020** to the incident end date of **04/13/2020**. 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



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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 South Carolina

FEMA Disaster ID: 4542

Declared: 05/01/2020

Incident Type: Severe Storms, Tornadoes, and Straight-line Winds

Incident Period: 04/12/2020 - 04/13/2020

Counties Eligible for Individual Assistance as of 05/01/2020		Aiken, Colleton, Hampton, Marlboro, Oconee, Orangeburg, and Pickens			
City	State	Zip Code	County	FIPS	Individual
WINDSOR	SC	29856	AIKEN	45003	YES
NEW ELLENTON	SC	29809	AIKEN	45003	YES
NORTH AUGUSTA	SC	29841	AIKEN	45003	YES
CLEARWATER	SC	29822	AIKEN	45003	YES
NORTH AUGUSTA	SC	29861	AIKEN	45003	YES
JACKSON	SC	29831	AIKEN	45003	YES
GRANITEVILLE	SC	29829	AIKEN	45003	YES
AIKEN	SC	29808	AIKEN	45003	YES
MONTMORENCI	SC	29839	AIKEN	45003	YES
BEECH ISLAND	SC	29842	AIKEN	45003	YES
VAUCLUSE	SC	29850	AIKEN	45003	YES
WAGENER	SC	29164	AIKEN	45003	YES
GLOVERVILLE	SC	29828	AIKEN	45003	YES
AIKEN	SC	29804	AIKEN	45003	YES
LANGLEY	SC	29834	AIKEN	45003	YES
AIKEN	SC	29801	AIKEN	45003	YES
AIKEN	SC	29803	AIKEN	45003	YES
SALLEY	SC	29137	AIKEN	45003	YES
MONETTA	SC	29105	AIKEN	45003	YES
RIDGE SPRING	SC	29129	AIKEN	45003	YES
BATH	SC	29816	AIKEN	45003	YES
WARRENVILLE	SC	29851	AIKEN	45003	YES
AIKEN	SC	29802	AIKEN	45003	YES
AIKEN	SC	29805	AIKEN	45003	YES

ISLANDTON	SC	29929	COLLETON	45029	YES
LODGE	SC	29082	COLLETON	45029	YES
JACKSONBORO	SC	29452	COLLETON	45029	YES
GREEN POND	SC	29446	COLLETON	45029	YES
RUFFIN	SC	29475	COLLETON	45029	YES
SMOAKS	SC	29481	COLLETON	45029	YES
COTTAGEVILLE	SC	29435	COLLETON	45029	YES
WILLIAMS	SC	29493	COLLETON	45029	YES
YEMASSEE	SC	29945	COLLETON	45029	YES
WALTERBORO	SC	29488	COLLETON	45029	YES
CANADYS	SC	29433	COLLETON	45029	YES
ROUND O	SC	29474	COLLETON	45029	YES
FURMAN	SC	29921	HAMPTON	45049	YES
BRUNSON	SC	29911	HAMPTON	45049	YES
VARNVILLE	SC	29944	HAMPTON	45049	YES
SCOTIA	SC	29939	HAMPTON	45049	YES
GARNETT	SC	29922	HAMPTON	45049	YES
CROCKETVILLE	SC	29913	HAMPTON	45049	YES
EARLY BRANCH	SC	29916	HAMPTON	45049	YES
ESTILL	SC	29918	HAMPTON	45049	YES
GIFFORD	SC	29923	HAMPTON	45049	YES
HAMPTON	SC	29924	HAMPTON	45049	YES
LURAY	SC	29932	HAMPTON	45049	YES
MILEY	SC	29933	HAMPTON	45049	YES
BENNETTSVILLE	SC	29512	MARLBORO	45069	YES
CLIO	SC	29525	MARLBORO	45069	YES
MC COLL	SC	29570	MARLBORO	45069	YES
WALLACE	SC	29596	MARLBORO	45069	YES
BLENHEIM	SC	29516	MARLBORO	45069	YES
TATUM	SC	29594	MARLBORO	45069	YES
LONG CREEK	SC	29658	OCONEE	45073	YES
MOUNTAIN REST	SC	29664	OCONEE	45073	YES
SENECA	SC	29672	OCONEE	45073	YES
SALEM	SC	29676	OCONEE	45073	YES
TAMASSEE	SC	29686	OCONEE	45073	YES
WALHALLA	SC	29691	OCONEE	45073	YES
RICHLAND	SC	29675	OCONEE	45073	YES
SENECA	SC	29678	OCONEE	45073	YES
WEST UNION	SC	29696	OCONEE	45073	YES
SENECA	SC	29679	OCONEE	45073	YES
WESTMINSTER	SC	29693	OCONEE	45073	YES
FAIR PLAY	SC	29643	OCONEE	45073	YES
NEWRY	SC	29665	OCONEE	45073	YES
CORDOVA	SC	29039	ORANGEBURG	45075	YES
HOLLY HILL	SC	29059	ORANGEBURG	45075	YES
ROWESVILLE	SC	29133	ORANGEBURG	45075	YES

COPE	SC	29038	ORANGEBURG	45075	YES
BRANCHVILLE	SC	29432	ORANGEBURG	45075	YES
ORANGEBURG	SC	29117	ORANGEBURG	45075	YES
NEESES	SC	29107	ORANGEBURG	45075	YES
ORANGEBURG	SC	29116	ORANGEBURG	45075	YES
NORWAY	SC	29113	ORANGEBURG	45075	YES
NORTH	SC	29112	ORANGEBURG	45075	YES
BOWMAN	SC	29018	ORANGEBURG	45075	YES
VANCE	SC	29163	ORANGEBURG	45075	YES
SANTEE	SC	29142	ORANGEBURG	45075	YES
ORANGEBURG	SC	29118	ORANGEBURG	45075	YES
SPRINGFIELD	SC	29146	ORANGEBURG	45075	YES
ELLOREE	SC	29047	ORANGEBURG	45075	YES
EUTAWVILLE	SC	29048	ORANGEBURG	45075	YES
ORANGEBURG	SC	29115	ORANGEBURG	45075	YES
EASLEY	SC	29640	PICKENS	45077	YES
CLEMSON	SC	29631	PICKENS	45077	YES
CLEMSON	SC	29634	PICKENS	45077	YES
CLEMSON	SC	29633	PICKENS	45077	YES
NORRIS	SC	29667	PICKENS	45077	YES
LIBERTY	SC	29657	PICKENS	45077	YES
EASLEY	SC	29642	PICKENS	45077	YES
CLEMSON	SC	29632	PICKENS	45077	YES
PICKENS	SC	29671	PICKENS	45077	YES
SUNSET	SC	29685	PICKENS	45077	YES
EASLEY	SC	29641	PICKENS	45077	YES
CENTRAL	SC	29630	PICKENS	45077	YES
SIX MILE	SC	29682	PICKENS	45077	YES