

TO: Operations and Productions

Date: October 11, 2018

SUBJECT: Hurricane Florence - UPDATE

******* IMPORTANT NOTICE *******

HURRICANE FLORENCE – SOUTH CAROLINA INCIDENT END DATE PROVIDED

On September 16, 2018, with DR-4394, the Federal Emergency Management Agency (FEMA) declared a major disaster in the state of South Carolina, making available federal disaster aid in that state to supplement state and local recovery efforts in areas affected by Hurricane Florence during the period of **September 8, 2018, through October 8, 2018.**

- 10/9/2018: FEMA, with Amendment No. 5, provided an Incident Period End Date of October 8, 2018.

	Inspections are Required for:	County Code	FEMA Links	Key FEMA Dates
1	Horry*	45,051	DR-4394	Granted Individual Assistance 9/21/2018 Amendment No. 1 (Public Notice)
2	Dillon**	45,033		
3	Marion*	45,067		
4	Marlboro	45,069		Granted Individual Assistance 9/27/2018
5	Chesterfield	45,025		
6	Georgetown*	45,043		
7	Darlington	45,031		
8	Florence**	45,041		
9	Berkley	45,015		
10	Charleston	45,019		
11	Dorchester	45,035		Granted Individual Assistance 10/2/2018
12	Orangeburg	45,075		
13	Williamsburg	45,089		Declaration Date: 9/16/2018 – Disaster Declaration with Public Assistance Notice Date: 9/17/2018
14	Beaufort	45,013		
15	Colleton	45,029	Declaration Date: 9/10/2018 – Emergency Declaration Notice Date: 9/10/2018	
16	Jasper	45,053		
AM-3400				

[Amendment No. 5, 10/9/2018: An Incident Period End Date of October 8, 2018 was provided.](#)

Refer to the list of affected counties published by FEMA for Individual Assistance only at the following link:

<https://www.fema.gov/disasters>

- Towne will require recertification from the appraiser on all loans located in the affected Counties prior to the closing of the loan.
- The Disasters are referenced with both an incident start date and an incident ending date.
- If a full appraisal was obtained on the property prior to the declared disaster, the inspection must verify the property is sound and habitable and in the same condition as when it was appraised. Any of the following are acceptable to satisfy this requirement:
 - A 1004D Final Inspection or Appraisal Update signed by the original appraiser
 - FNMA 2075 – Desktop Underwriter Property Inspection Report
 - DAIR – Disaster Area Inspection Report
- FHA inspections are required to be dated after the indicated period end date.
- If the loan qualified for a non-standard appraisal or an Appraisal Waiver and a Disaster has been declared prior to the closing of the loan, a full appraisal with interior and exterior inspection is required.
- FHA Streamline loans without an appraisal will require an exterior inspection from an FHA approved appraiser. The report is called a “Disaster Area Inspection”
- VA loans with appraisals
 - If the property was appraised on or before the date of the declared disaster the Lender Certification and the Veteran Certification must be completed and submitted with the VA Guaranty request.
- **Disaster Area Inspection Report (DAIR) - Exterior:** The appraiser will conduct a full exterior inspection and will observe the exterior features of the property and the surrounding neighborhood. The appraiser will do a full walk-around of the property and take photos of all sides, including the back of the property. The report will only include exterior photos and will include a statement indicating whether the subject property as well as the surrounding neighborhood sustained damage from the disaster. **Please note:** The appraiser will be inspecting all exterior features of the property, which will require permission from the borrower.
- **Disaster Area Inspection Report (DAIR) - Interior:** More in-depth than a DAIR, the Interior Disaster Area Inspection Report provides an assessment of the interior and exterior of the property and will include a statement indicating whether the subject property as well as the surrounding neighborhood sustained damage from the disaster. The CDAIR includes a complete set of exterior and interior photos of the subject. Photos of any damage to the subject will also be included along with comments on the severity of the damage.



- **1004D Appraisal Update and/or Final Inspection:** The 1004D was not created as a disaster inspection form, but it is commonly accepted by many lenders following a disaster. The appraiser will disclose that the 1004D was used as a disaster inspection form at the client's request, and that some Appraiser Certifications may not be applicable. The report will include interior and exterior photos of the subject property and will include a statement indicating whether the subject property as well as the surrounding neighborhood sustained damage from the disaster.

All parties are reminded that they are responsible for determining potential impact to a property located in an area where a disaster is occurring or has occurred. If any party has reason to believe that a property might have been damaged in a disaster, they must take appropriate action to ensure that the property is free from damage and meets agency requirements at the time of closing.

Thank you,
Operations Group
Towne Family of Companies



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