



Disaster Announcement

Updated 11/23/20

On October 16th, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 7 counties in California.

Update 10/22/20- Removed Los Angeles, San Bernardino, and San Diego from the standard disaster requirements*

Update 10/23/20- Napa, Shasta, and Sonoma County Added

Update 11/23/20- Incident period is closed effective 11/17/20

Announcement ID:	DA-20-7
State:	CALIFORNIA
Description:	Wildfires
Incident Start Date:	9/4/2020
Incident End Date:	Continuing
FEMA Declared Date:	11/17/2020
FEMA ID:	DR-4569

Counties	
Fresno	Mendocino
Madera	Siskiyou
Additional Counties	
Napa	Sonoma
Shasta	

***Individual assistance has been granted to Los Angeles, San Bernardino, and San Diego counties; however, First Community Mortgage is not including these in our standard disaster requirements and, in general, will not require disaster re-inspections, in these counties, including loans with no appraisal or appraisal waivers. Temporarily, FHA loans in these 3 counties will not require a re-inspection unless impacted by this disaster event.**

Disaster Policy

First Community Mortgage will require an additional property inspection, prior to closing, for any property located in a designated disaster area where the appraisal was performed prior to the disaster effective date:

- Acceptable re-inspections types:
 - Property Inspection Form (Form 2075)
 - Appraisal Update and/or completion form (Form 1004D)
 - Disaster inspection completed by a 3rd party
- Disaster Inspections will be required for those loans that waive appraisal valuations: FHA Streamline, VA IRRRL, USDA Streamlined Assist, and standard conventional loans receiving PIW/PFWs
- Post disaster inspections will be required for a 90-day period from the effective date
- Non-Delegated Correspondent and Delegated Correspondent will require a disaster inspection prior to purchase

For additional details on property re-inspection requirements, please review First Community Mortgage’s Disaster Area Property Re-Inspection Requirements document located in your designated Knowledge Center

