



Disaster Announcement

Updated on 02/23/2021

first community mortgage

On February 19th, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 77 counties in the state of Texas as outlined below:

On February 22, 2021, with Amendment #1, 31 additional counties were granted Individual Assistance

Announcement ID	DA-21-00
State:	TEXAS
Description:	Texas Severe Winter Storms
Incident Start Date:	02/11/2021
Incident End Date:	Continuing
FEMA Declared Date:	February 19, 2021
FEMA ID:	DR-4586

Counties			
Angelina	Aransas	Bastrop	Bee
Bell	Bexar	Blanco	Brazoria
Brazos	Brown	Burleson	Caldwell
Calhoun	Cameron	Chambers	Collin
Comal	Comanche	Cooke	Coryell
Dallas	Denton	DeWitt	Ellis
Falls	Fort Bend	Galveston	Gillespie
Grimes	Guadalupe	Hardin	Harris
Hays	Henderson	Hidalgo	Hood
Jasper	Jefferson	Johnson	Kaufman
Kendall	Lavaca	Liberty	Madison
Matagorda	Maverick	McLennan	Montague
Montgomery	Nacogdoches	Nueces	Orange
Palo Pinto	Panola	Parker	Polk
Rockwall	Sabine	San Jacinto	San Patricio



Scurry	Shelby	Smith	Stephens
Tarrant	Travis	Tyler	Upshur
Van Zandt	Victoria	Walker	Waller
Wharton	Wichita	Williamson	Wilson
Wise	Anderson	Austin	Bosque
Bowie	Burnet	Cherokee	Colorado
Erath	Fannin	Freestone	Gonzales
Grayson	Gregg	Harrison	Hill
Houston	Hunt	Jackson	Jim Wells
Jones	Limestone	Lubbock	Medina
Milam	Navarro	Rusk	Taylor
Tom Green	Val Verdy	Washington	Wood

Disaster Policy

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

- 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.