

Disaster Announcement

Updated 9/16/21



first community mortgage

On August 29, 2021, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 25 Parishes in the state of Louisiana as outlined below:

Update: On September 16, 2021, FEMA announced an Incident Period Ending Date of September 3, 2021.

Announcement ID	DA-21-13
State:	Louisiana
Description:	Hurricane IDA
Incident Start Date:	8/26/21
Incident End Date:	9/3/21
FEMA Declared Date:	August 29, 2021
FEMA ID:	DR-4611

County				
Ascension	Iberville	Plaquemines	St. James	Tangipahoa
Assumption	Jefferson	Pointe Coupee	St. John The Baptist	Terrebonne
East Baton Rouge	LaFourche	St. Bernard	St. Martin	Washington
East Feliciana	Livingston	St. Charles	St. Mary	West Baton Rouge
Iberia	Orleans	St. Helena	St. Tammy	West Feliciana

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-inspection 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.

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