



# Disaster Announcement

On October 30, 2021, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 2 counties in Connecticut as outlined below:

|                             |                  |
|-----------------------------|------------------|
| <b>Announcement ID</b>      | DA-21-17         |
| <b>State:</b>               | Connecticut      |
| <b>Description:</b>         | Hurricane IDA    |
| <b>Incident Start Date:</b> | 9/1/21           |
| <b>Incident End Date:</b>   | 9/2/21           |
| <b>FEMA Declared Date:</b>  | October 30, 2021 |
| <b>FEMA ID:</b>             | DR-4629          |

| Counties   |  |  |
|------------|--|--|
| Fairfield  |  |  |
| New London |  |  |
|            |  |  |

## 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 3<sup>rd</sup> 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.***