

# Disaster Announcement



**Updated 12/17/2021**

first community mortgage

On December 10, 2021, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 8 counties in Kentucky as outlined below:

**Update: On December 16, 2021, FEMA granted individual assistance to 6 additional Kentucky Counties**

<b>Announcement ID</b>	DA-21-18	
<b>State:</b>	Kentucky	
<b>Description:</b>	Severe Storms, Straight-Line Winds, Flooding and Tornadoes	
<b>Incident Start Date:</b>	12/10/21	
<b>Incident End Date:</b>		
<b>FEMA Declared Date:</b>	December 10, 2021	
<b>FEMA ID:</b>	DR-4630	
<b>Counties</b>		
Caldwell	Hopkins	Taylor
Fulton	Marshall	Warren
Graves	Muhlenberg	Christian
Hart	Hickman	Logan
Lyon	Ohio	

## 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.***