

Disaster Announcement



Updated 1/28/2022

first community mortgage

On January 5, 2022, the Federal Emergency Management Agency (FEMA) declared federal disaster aid, with individual assistance, has been made available to 3 counties in Washington as outlined below:

Update: On January 27, 2022, FEMA declared the disaster has been changed to Severe Storms, Straight-Line Winds, Flooding, Landslides and Mudslides. FEMA updated the incident period to November 5, 2021 – December 2, 2021

Announcement ID	DA-22-1
State:	Washington
Description:	Flooding and Mudslides
Incident Start Date:	11/13/2021
Incident End Date:	11/15/2021
FEMA Declared Date:	January 5, 2022
FEMA ID:	DR-4635
Counties	
Clallam	
Skagit	
Whatcom	

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.